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MASSACHUSETT CREDIT CARD ISSUER'S REPORT  
 MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C  
 As of March 31, 1996  
 (SORTED BY ISSUER IN ASCENDING ORDER)

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
AAL-MEMBER C U *	APPLETON	WI	800-654-7728	VISA GOLD	11.40	V	25	\$12.00	Y
AAL-MEMBER C U	APPLETON	WI	800-654-7728	MC	13.90	V	25	\$5.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F	25	\$12.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA	10.25	V	25	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA GOLD	10.25	V	25	\$0.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-635-5955	OPTIMA	16.50	V	30	\$25.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-635-5955	OPTIMA	18.15	V	30	\$0.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-635-5955	OPTIMA	17.00	V	30	\$0.00	Y
ANDOVER FEDERAL C U	ANDOVER	MA	800-843-5463	VISA	12.99	F	25	\$15.00	Y
ANN TAYLOR	NEW HAVEN	CT	800-999-4554	ANN TAYLOR	18.00	F	27	\$0.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-THE-LINE	VISA	12.90	F	25	\$0.00	Y
GOLD MARK FEDERAL C U	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	25	\$0.00	Y
BANK OF BOSTON	HARTFORD	CT	800-BKB-CARD	MC	12.00	V	25	\$18.00	Y
BANK OF BOSTON	HARTFORD	CT	800-BKB-CARD	VISA	12.00	V	25	\$18.00	Y
BANK OF BOSTON	HARTFORD	CT	800-BKB-CARD	MC	16.15	V	25	\$0.00	Y
BANK OF BOSTON	HARTFORD	CT	800-BKB-CARD	VISA	16.15	V	25	\$0.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F	25	\$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F	25	\$25.00	Y
BANK OF HOVEN	HOVEN	SD	813-882-8500	VISA DUAL RATE	21.00	F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	813-882-8500	MC DUAL RATE	21.00	F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	813-882-8500	VISA DUAL RATE	19.80	F	25	\$39.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	5.99	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	MC	19.90	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	MC	18.65	V	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	18.15	V	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	VISA	19.90	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	VISA	18.65	V	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	19.90	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	18.15	V	25	\$0.00	Y





**MASSACHUSETT CREDIT CARD ISSUER'S REPORT**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	19.90	F 25	\$0.00	Y
BOSTON EDISON EMP C U	BOSTON	MA	800-627-7728	MC	12.90	F 25	\$15.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	800-654-7728	VISA	12.90	F 25	\$12.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	800-654-7728	MC	12.90	F 25	\$12.00	Y
BRAINTREE COOP BK	BRAINTREE	MA	800-237-6211	MC	12.96	F 25	\$20.00	Y
BRAINTREE COOP BK	BRAINTREE	MA	800-237-6211	VISA	12.96	F 25	\$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	MC	13.80	F 25	\$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	VISA	13.80	F 25	\$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.15	V 25	\$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.90	F 25	\$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.90	F 25	\$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREF	18.15	V 25	\$20.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F 25	\$20.00	N
BROCKTON C U **	BROCKTON	MA	508-585-1000	VISA	13.75	F 25	\$0.00	Y
BROCKTON C U **	BROCKTON	MA	508-595-1000	MC	13.75	F 25	\$0.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F 25	\$15.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA*	6.90	F 25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC GOLD*	6.90	F 25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA GOLD*	6.90	F 25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC	6.90	F 25	\$0.00	Y
BROTHERHOOD C U **	LYNN	MA	617-598-5555	VISA	9.40	F 25	\$0.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC GOLD	16.45	F 25	\$45.00	N
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC	16.45	F 25	\$21.00	N
CARMEL C U **	CHELSEA	MA	800-654-7728	MC	10.00	V 25	\$10.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7728	VISA	12.90	F 25	\$12.00	Y
CENTURY BANK & TRUST CO	MEDFORD	MA	800-545-7899	MC	17.40	V 25	\$0.00	Y
CENTURY BANK & TRUST CO	MEDFORD	MA	800-545-7899	MC	17.40	V 25	\$0.00	Y
CHADWICK FEDERAL C U	NORWOOD	MA	617-255-4358	VISA	11.90	F 25	\$12.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	7.90	V 30	\$0.00	Y





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CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	7.90	V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC GOLD	7.90	V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA GOLD	7.90	V	30	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	18.15	V	25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	19.90	F	25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	18.15	V	25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	18.15	V	25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	19.90	F	25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	18.15	V	25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	19.90	F	25	\$0.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC GOLD	17.75	V	25	\$45.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	19.15	V	25	\$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	17.80	F	25	\$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	STUDENT CARD	17.80	F	25	\$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA	18.80	F	25	\$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	17.75	V	25	\$45.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	18.80	F	25	\$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA	19.90	V	25	\$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC GOLD	17.80	F	25	\$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	19.90	V	25	\$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	17.80	F	25	\$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	BUSINESS CARD	17.80	F	25	\$0.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	17.75	V	25	\$20.00	Y
CITIZENS TRUST COMPANY	HICKSVILLE	NY	800-648-3355	SECURED CARD	21.00	V	25	\$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	13.25	V	25	\$35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA GOLD	15.40	V	25	\$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA REVOLVER	15.40	V	25	\$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC DL ANN FEE	15.40	V	25	\$25.00	Y





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CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA CLASSIC	15.40	V	25	\$0.00
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA DL ANN. FEE	15.40	V	25	\$25.00
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	V	25	\$20.00
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	15.90	V	25	\$40.00
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	V	25	\$20.00
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	\$20.00
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.00	F	25	\$20.00
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	\$40.00
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	\$40.00
CITIZENS-UNION SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.90	V	25	\$0.00
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.90	V	25	\$0.00
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	19.90	F	25	\$0.00
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	19.90	F	25	\$0.00
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	19.90	F	25	\$0.00
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.90	V	25	\$0.00
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	\$0.00
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CLASSIC	14.50	F	25	\$0.00
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CLASSIC	14.50	F	25	\$0.00
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CENTURY	12.50	V	25	\$0.00
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA PRIME GROUP	12.50	V	25	\$0.00
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CENTURY	12.50	V	25	\$0.00
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.50	V	25	\$0.00
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA WOR PUB SCH	13.00	V	25	\$0.00
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900	MC	10.90	F	25	\$0.00
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTION	MA	800-545-7899	VISA GOLD	18.90	F	25	\$0.00
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTION	MA	800-545-7899	VISA	18.90	F	25	\$0.00
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTION	MA	800-545-7899	MC GOLD	18.90	F	25	\$0.00
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTION	MA	800-545-7899	MC	17.65	V	25	\$0.00





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CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	17.65	V	25	\$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	18.90	F	25	\$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	17.65	V	25	\$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	17.65	V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS	WARE	MA	800-635-0581	MC	18.90	V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS	WARE	MA	800-635-0581	VISA	18.90	V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS	WARE	MA	800-635-0581	VISA GOLD	18.90	V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS	WARE	MA	800-635-0581	MC GOLD	18.90	V	25	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	800-894-4445	MC	9.95	F	25	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	800-894-4445	VISA	9.95	F	25	\$0.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA	29.00	V	25	\$29.00	Y
CRESTAR BANK	RICHMOND	VA	800-287-9090	VISA UNITY BASS	17.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	15.90	F	25	\$40.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY BASS	17.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90	F	25	\$20.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA GOLD	10.90	V	25	\$0.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA CLASSIC	10.90	V	25	\$0.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS.	MA	617-455-6500	VISA	12.40	V	25	\$0.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	800-874-2100	MC	16.95	V	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	800-874-2100	VISA	16.95	V	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	800-874-2100	MC	19.80	F	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	800-874-2100	VISA	19.80	F	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	14.95	V	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	14.95	V	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	19.80	F	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	25	\$36.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	MC	17.15	V	25	\$0.00	Y





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EAST-CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	VISA	17.15	V	25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	MC	17.15	V	25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	VISA	17.15	V	25	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	13.90	V	20	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	13.90	V	25	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	15.90	V	20	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	15.90	V	20	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	15.90	V	25	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	13.90	V	20	\$25.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	MC	16.25	F	25	\$20.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	VISA	16.25	F	25	\$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREF STUDENT	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PRE STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.90	F	25	\$20.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.90	F	25	\$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	15.90	V	25	\$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	15.90	V	25	\$20.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	MC	18.15	V	25	\$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	VISA	18.15	V	25	\$0.00	Y
FLNE C U	BOSTON	MA	800-654-7728	VISA	9.99	F	30	\$15.00	Y
FIRST CITIZENS FEDERAL C U **	NEW BEDFORD	MA	800-654-7728	VISA CLASSIC	13.99	F	25	\$15.00	Y
FIRST CITIZENS FEDERAL C U **	NEW BEDFORD	MA	800-654-7728	VISA GOLD	12.99	F	25	\$25.00	Y
FIRST NATIONAL BK OF IPSWICH	IPSWICH	MA	508-356-8128	MC	8.25	V	0	\$20.00	Y
FIRST NATIONAL BK OF IPSWICH	IPSWICH	MA	508-356-8215	MC	13.75	V	25	\$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA NO FEE	16.15	V	25	\$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC NO FEE	16.15	V	25	\$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC GOLD	16.75	V	25	\$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA GOLD	16.75	V	25	\$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	17.15	V	25	\$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC DUAL	17.15	V	25	\$30.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC DUAL	17.15	V	25	\$30.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	16.00	F	25	\$20.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	11.25	V	25	\$45.00	Y
FITCHBURG MUNICIPAL EMP C U	FITCHBURG	MA	508-342-1827	VISA	12.90	F	28	\$0.00	Y
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC BUSINESS	15.95	F	30	\$30.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC	15.95	F	30	\$24.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC GOLD	15.95	F	30	\$48.00	N
FLORENCE SAVINGS BANK	FLORENCE	MA	800-545-7899	VISA	19.90	F	25	\$0.00	Y
FLORENCE SAVINGS BANK	FLORENCE	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	\$15.00	N
GECOE FEDERAL C. U.	FITCHBURG	MA	800-THE-LINE	MC	10.99	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	16.34	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE	21.55	V	25	\$0.00	Y





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GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC STUDENT CARD	19.10	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE	23.20	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CSB CLASSIC	17.15	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CUC CLASSIC	15.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CUC CLASSIC	22.20	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE REWARDS	24.20	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE REWARDS	17.15	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CSB CLASSIC	19.65	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE REWARDS	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE REWARDS	20.68	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE REWARDS	29.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CSB CLASSIC	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC COST SAVER	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE REWARDS	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC IWC	20.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC HIT-MISS	19.80	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC IWC	18.00	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC IWC	15.90	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC RADIO	18.15	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC RADIO	18.05	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC COST SAVER	19.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC ZEOS	21.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC STUDENT CARD	19.80	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE REWARDS	16.80	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	19.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA AAA NY	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE	20.63	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC ENOSRE	18.05	F	25	\$20.00	Y





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GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GILD CLASSIC GE REWARDS	24.20	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.16	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GOLD BANK ONE 1	16.80	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD BANK ONE 1	17.15	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA AAA CINN CLASSIC	16.15	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC AAA CINN CLASSIC	16.15	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA AAA NY	19.80	F	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE	24.20	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD BANK ONE 1	13.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GOLD BANKONE 2	12.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GOLD CLASSIC GE	10.65	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC LEUMI	10.65	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC IWC	17.15	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA AAA CINN CLASSIC	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN GOLD	15.00	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GOLD DDD	18.21	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC HESS CLASSIC	16.90	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	17.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA CINTI	17.15	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	16.40	V	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	19.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AMES	14.20	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC EMPLOYEE	26.20	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.15	V	25	\$18.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA ASB	17.15	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.71	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.61	V	25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.52	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	16.24	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.24	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	16.24	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC EXXON	17.38	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.71	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC AMES	17.52	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC EXXON EXT	16.34	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.71	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.84	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	15.90	F	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC BANK ONE 1	24.20	V	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	24.20	F	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC BANK ONE 1	17.15	F	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	22.21	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.40	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.56	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA ASB	18.02	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC GE	18.02	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC BANKONE 2	18.02	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC BANK ONE 2	24.20	F	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.56	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.65	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.56	F	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	16.31	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.46	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	14.40	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.71	V	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.65	V	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.52	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.61	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.52	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA COST SAVER	13.02	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.90	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.90	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ZEOS CARD	15.20	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HESS CARD	16.46	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HESS CARD	15.46	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	12.19	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	18.00	F 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	17.24	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	14.24	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GOLD ELITE	24.20	V 25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON BUSINESS	0.00	V 0	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	21.60	F 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	21.60	F 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	26.20	F 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	21.60	F 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB VISA CLASSIC	15.90	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.61	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.61	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.61	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.61	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	18.71	V 25	\$0.00	Y





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GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	15.60	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	16.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	16.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	13.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	15.31	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	19.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	19.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	15.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	18.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	18.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	17.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	17.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	14.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	14.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	14.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	14.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD	16.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD	16.61	V	25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD	14.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	17.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	15.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC GOLD	17.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	13.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	18.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	14.91	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	15.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	17.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	14.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	14.91	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	14.91	V	25	\$18.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	16.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	16.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB VISA	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN	13.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE	18.05	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.00	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.00	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.00	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB	13.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB	13.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB	15.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB	15.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA CINTI	21.55	V	25	\$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	8.95	V	25	\$25.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AA A NY	15.31	V	25	\$15.31	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	19.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	17.34	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	17.72	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	17.24	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	17.24	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	17.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	16.40	V	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	13.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	14.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS	17.05	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.84	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.71	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AMES	19.80	F	25	\$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	19.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA CLASSIC	14.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	15.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	17.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	18.90	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC BANK	15.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	16.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC BRENDLE'S PREFERRED	24.00	F	25	\$15.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC BRENDELS PREFERRED	20.80	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC EXXON	16.80	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE	19.15	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC EXXON EX15	20.80	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE	24.20	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC GE	19.15	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC ENCORE	22.20	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC BANK ONE 1	17.15	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC AAA NY	17.15	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC AAA NY	16.90	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC LEUMI	19.65	V	25	\$0.00	Y
GFA FEDERAL C U **	MASON	OH	800-544-5232	VISA	14.50	V	25	\$0.00	Y
GFA FEDERAL C U **	GARDNER	MA	800-843-5463	VISA	12.50	V	25	\$12.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-843-5463	MC PREFERRED	18.90	F	25	\$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.40	V	25	\$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.90	F	25	\$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.40	V	25	\$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.40	V	25	\$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.90	F	25	\$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.40	F	25	\$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.40	V	25	\$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	15.90	V	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.90	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	\$40.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	F	25	\$0.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	800-237-6211	VISA	15.90	F	25	\$15.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	800-237-6211	MC	12.90	F	25	\$25.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	17.15	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-4PI-CARD	DISCOVER/PVT ISSUE	14.15	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-272-8693	BRAVO*	7.90	V	25	\$0.00	Y
GREYLOCK C U **	PITTSFIELD	MA	800-237-6211	VISA CLASSIC	12.48	F	25	\$0.00	Y
GREYLOCK C U **	PITTSFIELD	MA	800-237-6211	VISA GOLD	12.48	F	25	\$15.00	Y
GREYLOCK C U **	PITTSFIELD	MA	800-239-6211	VISA CLASSIC PREF	12.48	F	25	\$7.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA GOLD	13.50	F	25	\$0.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA	11.90	F	25	\$15.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	MC	12.90	F	25	\$0.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	VISA GOLD	12.90	F	25	\$0.00	Y
HIA C U **	HAVERHILL	MA	800-843-5463	VISA	12.50	F	25	\$0.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	800-843-5463	VISA	13.50	F	25	\$0.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	9.95	F	25	\$15.00	N
HOLYOKE MUNICIPAL EMPLOYEE C U	HOLYOKE	MA	413-532-700	MC	11.95	F	25	\$10.00	N
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	\$0.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	10.90	F	25	\$15.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	14.90	F	25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.15	V	25	\$36.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	17.15	V	25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	17.15	V	25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	15.15	V	25	\$24.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90 F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90 F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-921-2200	GANDER MOUNTAIN	21.60 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-736-7100	PS PLUS SIZES	21.96 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	NICOLE SUMMER	21.96 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-810-3202	CHILDREN'S PLACE	12.60 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	THE VERY THING/DM MGNT.	21.96 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	J. JILL/DM MANAGEMENT	21.96 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-776-4272	THE SOURCE CARD	19.46 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	CARROLL REED	21.96 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-764-3290	SKY CHARGE PLUS	18.90 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-736-7961	LAURA ASHLEY	19.80 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-764-3284	ACCENTE'	21.60 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-733-2392	OFFICE MAX CONSUMER	21.60 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-767-7516	RADIO SHACK	22.55 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-767-1431	COMPUTER CITY	22.55 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-995-9620	BETASERON	12.00 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-767-1463	INCREDIBLE UNIVERSE	22.55 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-735-7310	PAUL HARRIS	22.60 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-634-5452	HOMETOWN	21.00 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-735-7310	PAUL HARRIS STARTER	24.00 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-488-7071	AUDREY JONES	19.80 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-995-9610	MEDCASH	19.88 F	25	\$0.00	Y
HURLEY STATE BANK /AMER AIRLINES	SIoux FALL	SD	800-733-2654	AMERICAN AIRLINES	21.60 F	25	\$0.00	Y
HURLEY STATE BANK /BURBERRY'S	SIoux FALL	SD	800-843-0291	BURBERRY'S	21.60 F	25	\$0.00	N
HURLEY STATE BANK /CANADIANS	SIoux FALL	SD	800-767-5560	CANADIANS	22.80 F	25	\$0.00	N
HURLEY STATE BANK /CATHERINE'S INC.	SIoux FALL	SD	800-736-7101	CATHERINE'S INC.	21.96 F	25	\$0.00	Y
HURLEY STATE BANK /GOODYEAR	SIoux FALL	SD	800-767-1114	GOODYEAR	21.96 F	25	\$0.00	Y





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HURLEY STATE BANK/HEILBERG	ST. LOUIS	MO	800-767-8035	HEILBERG DIAMONDS	21.60	F	25	\$0.00	Y
HURLEY STATE BANK/KELLY SPRINGFIELD	ST. LOUIS	MO	800-995-9646	KELLY SPRINGFIELD	22.80	F	25	\$0.00	Y
HURLEY STATE BANK/LECHMERE	ST. LOUIS	MO	800-767-7887	LECHMERE	19.86	F	25	\$0.00	Y
HURLEY STATE BANK/UNITED TRAVEL CARD PRO.	ST. LOUIS	MO	800-767-7574	UNITED TRAVEL CARD PRO.	21.60	F	25	\$0.00	Y
HURLEY STATE BANK/WINSTON FIRE	ST. LOUIS	MO	800-767-0295	WINSTON FIRE	21.96	F	25	\$0.00	Y
HURLEY STATE BANK/FOX JEWELERS	ST. LOUIS	MO	800-767-1309	VSS/THE ANSWER	21.96	F	25	\$0.00	Y
HURLEY STATE BANK/B. MOSS	ST. LOUIS	MO	800-798-7038	B. MOSS	21.98	F	25	\$0.00	Y
HURLEY STATE BANK/MCDUFF PUR. POW.	ST. LOUIS	MO	800-767-7516	MCDUFF PURCHASE POWER CARD	22.05	V	25	\$0.00	Y
HURLEY STATE BANK/LURIA'S	ST. LOUIS	MO	800-767-3404	LURIA'S	21.96	F	25	\$0.00	Y
HURLEY STATE BANK/JOSEPH SPIESS	ST. LOUIS	MO	800-767-6005	JOSEPH SPIESS	21.60	F	25	\$0.00	Y
HURLEY STATE BANK/JEWELRY 3	ST. LOUIS	MO	800-767-9828	JEWELRY 3	21.60	F	25	\$0.00	Y
HURLEY STATE BANK/HOMEPLACE	ST. LOUIS	MO	800-810-3207	HOMEPLACE	20.97	V	25	\$0.00	Y
HURLEY STATE BANK/FUTURE SHOP	ST. LOUIS	MO	800-488-7062	FUTURE SHOP	23.40	V	25	\$0.00	Y
HURLEY STATE BANK/FRED MEYER	ST. LOUIS	MO	800-767-9820	FRED MEYER	22.44	V	25	\$0.00	Y
HURLEY STATE BANK/ASSOC/BRANDS	ST. LOUIS	MO	800-999-9658	ASSOCIATE BRANDS	22.80	F	25	\$0.00	Y
HURLEY STATE BANK/B. MOSS	ST. LOUIS	MO	800-798-7038	B. MOSS	21.98	V	25	\$0.00	Y
HURLEY STATE BANK/VSS/ADDED/DIMEN	ST. LOUIS	MO	800-767-1296	VSS/ADDED/DIMEN	21.96	F	25	\$0.00	Y
HURLEY STATE BANK/FOX JEWELERS	ST. LOUIS	MO	800-242-4496	FOX'S JEWELERS	22.65	V	25	\$0.00	Y
HURLEY STATE BANK/ENT. PLUS	ST. LOUIS	MO	800-488-7059	ENTERTAINMENT PLUS	18.00	F	25	\$0.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA	13.90	F	25	\$25.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA GOLD	13.90	F	25	\$40.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA	13.90	F	25	\$25.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA GOLD	13.90	F	25	\$40.00	Y
IAG FEDERAL C U **	RYE	NY	800-431-2754	MC	14.90	F	25	\$0.00	N
IAG FEDERAL C U **	RYE	NY	800-431-2754	VISA	14.90	F	25	\$0.00	N
I-C FEDERAL C U	FITCHBURGE	MA	800-262-1001	VISA	10.49	F	25	\$29.00	Y
I-C FEDERAL C U	FITCHBURGE	MA	800-262-1001	VISA	13.90	F	25	\$20.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA	13.25	V	25	\$10.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA	7.25	F	25	\$0.00	Y



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INDUSTRIAL CREDIT	BOSTON	MA	617-742-1616	VISA SECURED	15.00	V	25	\$25.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA	18.65	F	25	\$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC	18.65	F	25	\$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC GOLD	18.65	F	25	\$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA GOLD	18.65	F	25	\$0.00	Y
JC PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.65	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.50	F	30	\$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	\$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	\$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.65	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.65	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.65	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	21.50	F	30	\$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.65	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.65	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.65	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.95	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.95	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	\$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.95	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	\$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	\$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	\$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	20.65	F	30	\$0.00	Y





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JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	13.90	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.90	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	20.65	V	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.90	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	13.90	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.90	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.90	F	30	\$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	12.90	F	25	\$0.00	Y
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	14.25	V	25	\$20.00	Y
LEOMINSTER C U	LEOMINSTER	MA	508-537-8021	VISA	17.25	V	25	\$20.00	Y
LEOMINSTER C U	LEOMINSTER	MA	508-537-8021	CREDIT BUILD VISA	14.25	V	25	\$20.00	Y
LEOMINSTER C U	LEOMINSTER	MA	508-537-8021	VISA GOLD	15.15	V	25	\$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	15.15	V	25	\$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	11.50	F	25	\$15.00	Y
LOUISE E. MILLS C U	MERRIMAC	MA	800-THE-LINE	MC	11.00	F	25	\$0.00	Y
LUSO AMERICAN C U	PEABODY	MA	508-531-5767	VISA	9.90	F	25	\$0.00	Y
MALDEN TEACHERS C U	MALDEN	MA	800-THE-LINE	VISA	18.65	V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	VISA	18.65	V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	VISA GOLD	18.65	V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	MC	18.65	V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	MC GOLD	18.65	V	25	\$0.00	Y
MARTHA'S VINEYARD CO-OP BANK	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F	25	\$20.00	Y
MARTHA'S VINEYARD CO-OP BANK	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F	25	\$20.00	Y
MARTHA'S VINEYARD CO-OP BANK	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F	25	\$40.00	Y
MARTHA'S VINEYARD CO-OP BANK	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	\$40.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA SECURED	11.95	F	25	\$0.00	N
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA	15.90	F	25	\$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F	25	\$15.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.65	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	19.90	F	25	\$0.00	Y





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MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.65	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.65	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.65	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	19.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	19.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	19.90	F	25	\$0.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F	25	\$0.00	Y
MFC FEDERAL C U	TURNERS FALLS	MA	800-843-5453	VISA	11.90	F	25	\$15.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	MC GOLD	11.50	V	25	\$25.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	VISA GOLD	11.50	V	25	\$15.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	MC CLASSIC	11.50	V	25	\$25.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	VISA CLASSIC	11.50	V	25	\$25.00	Y
MERRIMACK VALLEY FEDERAL C U	N. ANDOVER	MA	800-356-0067	VISA CLASSIC	11.90	F	25	\$0.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	9.90	F	25	\$0.00	N
METROPOLITAN C U **	CHELSEA	MA	800-654-7728	VISA	12.90	F	25	\$15.00	Y
METROPOLITAN C U **	CHELSEA	MA	617-884-7200	VISA SECURED	12.90	V	25	\$30.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	18.15	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	18.15	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	18.15	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	18.15	V	25	\$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	\$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	15.90	V	25	\$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	\$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	15.90	V	25	\$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	\$40.00	Y



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MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	18.90	F	25	\$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	18.90	F	25	\$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	18.90	F	25	\$40.00	Y
MILLBURY FEDERAL C U **	MILLBURY	MA	800-654-7600	MC	11.90	F	25	\$20.00	Y
MILLBURY FEDERAL C U **	MILLBURY	MA	800-654-7728	VISA	11.90	F	25	\$20.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	\$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	\$15.00	Y
M.I.T. EMPLOYEES FEDERAL C U	CAMBRIDGE	MA	800-THE-LINE	VISA	12.15	V	25	\$0.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC	12.90	V	25	\$15.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC GOLD	12.40	V	25	\$25.00	Y
MONGOGRAM CREDIT CARD BK OF GA	STANFORD	CT	800-344-4355	EXXON	21.00	V	0	\$0.00	Y
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	12.00	F	25	\$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	12.00	F	25	\$0.00	N
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	12.90	V	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.90	F	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.90	F	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	12.90	V	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	19.90	F	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.65	V	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.65	V	25	\$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	\$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	\$20.00	N
NATICK METROWEST C U	NATICK	MA	508-653-2340	MC	8.90	F	25	\$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA GOLD	12.00	V	25	\$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA CLASSIC	12.00	V	25	\$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	MC BASIC	12.00	V	25	\$0.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F	25	\$0.00	Y
NESC FEDERAL C U	BOSTON	MA	800-843-5463	VISA	12.50	F	25	\$15.00	Y





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N.E. TEAMSTERS FED. C U	ARLINGTON	MA	800-THE-LINE	VISA	13.90	F	25	\$0.00	N
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	MC	9.90	F	25	\$0.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	9.90	F	25	\$0.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	\$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	\$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	\$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	\$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	\$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	\$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	\$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	\$40.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	MC GOLD	16.90	V	25	\$40.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	MC PREFERRED	16.90	V	25	\$20.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	VISA PREFERRED	16.90	V	25	\$20.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	VISA GOLD	16.90	V	25	\$40.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7412	VISA	10.90	F	25	\$10.00	Y
PACIFIC NATIONAL BANK OF NANTUCKET	NANTUCKET	MA	800-944-2726	VISA	16.90	F	25	\$20.00	Y
PHONE WORKERS' COOP BANK	BOSTON	MA	800-545-7899	MC	18.40	F	25	\$0.00	Y
PHONE WORKERS' COOP BANK	BOSTON	MA	800-545-7899	MC GOLD	18.40	F	25	\$0.00	Y
PHONE WORKERS' COOP BANK	BOSTON	MA	800-545-7899	VISA	18.40	F	25	\$0.00	Y
PHONE WORKERS' COOP BANK	BOSTON	MA	800-545-7899	VISA GOLD	18.40	F	25	\$0.00	Y
PIER 1 IMPOORTS (USA) INC.	FORT WORTH	TX	800-767-3662	PIER 1 IMPOORTS	18.00	V	25	\$0.00	Y
PLAN C U	BOSTON	MA	800-654-7728	MC	14.40	F	30	\$0.00	Y
PLYMOUTH CITY TEACHERS FED C U	W. WAREHAM	MA	800-843-5463	VISA	12.50	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	17.15	V	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	17.15	V	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	18.90	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	18.90	F	25	\$0.00	Y





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PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	18.90	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	17.15	V	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	17.15	V	25	\$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	800-654-7728	MC	10.90	V	30	\$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC PREFERRED	19.90	F	25	\$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC GOLD	18.15	V	25	\$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA PREFERRED	19.90	F	25	\$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA GOLD	18.15	V	25	\$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC GOLD	19.90	F	25	\$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC PREFERRED	18.15	V	25	\$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA PREFERRED	12.60	F	25	\$10.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	VISA	12.60	F	25	\$10.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	MC	18.00	F	25	\$0.00	N
ROCKPORT NATIONAL BANK	ROCKPORT	MA	508-546-3411	MC	18.00	F	25	\$0.00	N
ROMM & COMPANY INC.	BROCKTON	MA	508-587-2533	ROMM & CO.	18.00	F	25	\$0.00	N
S & W FEDERAL C U	BOSTON	MA	800-843-5463	VISA	11.90	F	30	\$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	18.90	V	25	\$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	18.90	V	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC PREFERRED	16.15	V	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA PREFERRED	16.15	V	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC GOLD	16.15	V	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC GOLD	19.90	F	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC PREFERRED	19.90	F	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA PREFERRED	19.90	F	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC PREFERRED	19.90	F	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA GOLD	19.90	F	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA GOLD	16.15	V	25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	19.90	F	25	\$0.00	Y



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SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	18.65	V	25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC GOLD	19.90	F	25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	19.90	F	25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	18.65	V	25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC GOLD	18.65	V	25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA GOLD	18.65	V	25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-843-5463	MC	10.50	F	25	\$12.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	800-833-3012	MC GOLD	17.80	V	25	\$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	VISA	17.80	V	25	\$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	VISA	17.80	V	25	\$20.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	10.90	F	25	\$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	\$0.00	Y
SHARON C U	SHARON	MA	800-654-7728	VISA	9.90	F	25	\$15.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL	18.00	F	25	\$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL FLEET	18.00	F	25	\$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL	18.00	F	25	\$0.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	\$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	\$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	\$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	\$15.00	N
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD	12.90	F	25	\$15.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC	12.90	F	25	\$0.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD PREMIUM	12.90	F	25	\$30.00	Y
SOUTHERN MA PHONE WORKERS C U	FAIRHAVEN	MA	508-994-9971	MC	13.90	F	25	\$0.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	800-THE-LINE	VISA	9.00	V	25	\$0.00	N
ST. ANTHONY-NEW BEDFORD FED C. U. **	NEW BEDFORD	MA	508-996-5492	VISA	12.00	F	25	\$0.00	N
ST. JEAN'S C U **	LYNN	MA	617-592-5420	VISA	10.50	F	25	\$10.00	Y
ST. JEAN'S C U **	LYNN	MA	617-592-5420	MC	10.50	F	25	\$10.00	Y
ST. MICHAELS-FALL RIVER C U **	FALL RIVER	MA	800-843-5463	VISA	10.75	F	25	\$0.00	N





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SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE REG.	18.00	F	25	\$0.00	N
SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE PRESTIGE	18.00	F	25	\$25.00	N
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	\$0.00	Y
TAUNTON FEDERAL C U **	TAUNTON	MA	800-843-5463	VISA	12.99	F	25	\$0.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	11.50	F	25	\$0.00	N
TEWKSBURY MUNICIPAL EMPL C U	TEWKSBURY	MA	800-843-5463	MC	10.90	F	25	\$15.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE GRACE	16.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONSUMERS EDGE CASHBACK	16.15	V	0	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC TENNIS ADVANTAGE	13.90	V	0	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONSUMERS EDGE HORIZONS	19.80	V	0	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	CNTRYWIDE STAN DUALRATE	17.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLFERS CLASSIC	13.90	V	0	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	TOYS'R'US VISA GOLD	18.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	13.25	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	CNTRYWIDE GLD DL RTE	15.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	15.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1799	STOP & SHOP MC	17.15	V	25	\$0.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	15.90	V	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	15.90	V	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	V	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	11.50	F	25	\$15.00	Y
UNIFIED FEDERAL C U	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	V	0	\$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	V	0	\$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	F	0	\$30.00	Y





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UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA	12.90 F	25	\$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	12.90 F	25	\$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	12.90 F	25	\$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC	12.90 F	25	\$0.00	Y
UNIVERSITY C U	BOSTON	MA	800-654-7728	MC	9.95 F	25	\$10.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90 V	25	\$15.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90 V	25	\$15.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA GOLD	13.90 V	25	\$15.00	Y
WEBSTERFEDERAL C U **	WEBSTER	MA	508-943-1433	MC GOLD	13.90 V	25	\$15.00	Y
WELLESLEY MUNICIPAL C U	WELLESLEY	MA	800-THE-LINE	VISA	12.50 F	25	\$0.00	Y
WEST SPRINGFIELD MUN. EMPL C U	WEST SPRINGFIELD	MA	800-843-5463	VISA	11.90 V	25	\$0.00	Y
WESTERN MA PHONE WORKERS C U	SPRINGFIELD	MA	817-571-2200	VISA	9.90 V	25	\$0.00	Y
WESTPORT FEDERAL C U **	WESTPORT	MA	800-843-5463	VISA	11.99 F	25	\$0.00	N
W-G C U	WORCESTER	MA	800-843-5463	MC	12.50 F	25	\$15.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50 F	25	\$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50 F	25	\$20.00	Y
WINTHROP C U	WINTHROP	MA	800-THE-LINE	VISA	11.90 F	25	\$0.00	Y
WORCESTER CENTRAL FEDERAL C U	SHREWSBURY	MA	800-527-1017	VISA	11.90 F	25	\$0.00	Y
WORKERS' C U **	FITCHBURG	MA	508-345-1021	VISA GOLD	12.90 F	25	\$0.00	Y
WORKERS' C U **	FITCHBURG	MA	508-345-1021	VISA CLASSIC	12.90 F	25	\$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC PREFERRED	18.65 V	25	\$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC PREFERRED	19.90 F	25	\$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA GOLD	19.90 F	25	\$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC GOLD	19.90 F	25	\$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA PREFERRED	19.90 F	25	\$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA PREFERRED	18.65 V	25	\$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA GOLD	18.65 V	25	\$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC GOLD	18.65 V	25	\$0.00	Y
ZADELAWARENCE	IRVING	TX	813-539-6560	ZALE	18.00 F	30	\$0.00	N



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ZALED ELAWAREINCE	IRVING	TX	813-539-6560	GORDON'S	18.00	F	25	\$0.00	N





THE UNIVERSITY OF CHICAGO

IN THE DEPARTMENT OF CHEMISTRY

THE FOLLOWING RESEARCH HAS BEEN COMPLETED

BY THE STUDENT

THESE RESEARCHES WERE CONDUCTED

UNDER THE SUPERVISION OF

PROFESSOR

AND

ASSISTANT PROFESSOR





MASS. R1.12: 996/2

MASSACHUSETTS CREDIT CARD ISSUER'S REPORT  
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C  
As of December 31, 1996  
(SORTED BY ISSUER IN ASCENDING ORDER)

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
AAL MEMBER C U	APPLETON	WI	800-654-7728	VISA GOLD	14.40	V	25	\$0.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	MC	13.90	V	25	\$5.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F	25	\$12.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA	10.25	V	25	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA GOLD	10.25	V	25	\$0.00	Y
ANDOVER FEDERAL C U	ANDOVER	MA	800-THE-LINE	VISA	12.99	F	25	\$15.00	Y
ANN TAYLOR	NEW HAVEN	CT	800-999-4554	ANN TAYLOR	18.00	F	27	\$0.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-THE-LINE	VISA	12.90	F	25	\$0.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F	25	\$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F	25	\$25.00	Y
BANK OF HOVEN	HOVEN	SD	813-570-4826	MC DUAL RATE	21.00	F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	800-423-4500	MC DUAL RATE	19.80	F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	800-423-4500	VISA DUAL RATE	19.80	F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	813-570-4826	VISA DUAL RATE	21.00	F	25	\$39.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	5.99	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-528-7000	MC	18.15	V	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-545-7899	VISA	19.90	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-545-7899	MC GOLD	18.15	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-545-7899	VISA GOLD	18.15	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-545-7899	VISA	18.15	V	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-545-7899	MC GOLD	19.90	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-545-7899	MC	19.90	F	25	\$0.00	Y
BOSTON EDISON EMPL C U	BOSTON	MA	800-627-7728	MC	12.90	F	25	\$15.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	800-654-7728	MC	12.90	F	25	\$12.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	800-654-7728	VISA	12.90	F	25	\$12.00	Y
BRAINTREE COOP BK	BRAINTREE	MA	800-237-6211	MC	12.96	F	25	\$20.00	Y
BRAINTREE COOP BK	BRAINTREE	MA	800-237-6211	VISA	12.96	F	25	\$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	VISA	13.80	F	25	\$20.00	Y

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**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
**MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C**  
**As of December 31, 1996**  
**(SORTED BY ISSUER IN ASCENDING ORDER)**

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	VISA	13.80	F	25	\$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREF	18.15	V	25	\$0.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.15	V	25	\$0.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F	25	\$20.00	N
BROCKTON C U **	BROCKTON	MA	508-895-1000	MC	13.75	F	25	\$0.00	Y
BROCKTON C U **	BROCKTON	MA	508-585-1000	VISA	13.75	F	25	\$0.00	Y
BROCKTON C U **	BROCKTON	MA	508-585-1000	VISA	16.99	F	25	\$25.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F	25	\$15.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA	5.90	F	25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA GOLD*	5.90	F	25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC	5.90	F	25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC GOLD*	5.90	F	25	\$0.00	Y
BROTHERHOOD C U **	LYNN	MA	617-598-5555	VISA	9.40	F	25	\$0.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC GOLD	16.45	F	25	\$45.00	N
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC	16.45	F	25	\$21.00	N
CAPITAL ONE BANK	RICHMOND	VA	800-964-4922	VISA	19.80	V	27	\$20.00	Y
CAPITAL ONE BANK	RICHMOND	VA	800-964-4922	MC	19.80	F	27	\$20.00	Y
CARMEL C U **	CHELSEA	MA	800-654-7728	MC	12.50	V	25	\$10.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7728	VISA	12.90	F	25	\$12.00	Y
CENTURY BANK & TRUST CO	MEDFORD	MA	800-545-7899	MC	17.40	V	25	\$0.00	Y
CENTURY BANK & TRUST CO	MEDFORD	MA	800-545-7899	MC	17.40	V	25	\$0.00	Y
CHADWICK FEDERAL C U	NORWOOD	MA	617-255-4358	VISA	11.90	F	25	\$12.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	6.90	V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	SHELL GOLD MC	17.80	V	30	\$45.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC GOLD	6.90	V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	6.90	V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	17.80	F	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	BRITISH AIRWAYS VISA	19.15	V	30	\$50.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	BRITISH AIRWAYS GOLD VISA	17.65	V	30	\$65.00	Y





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CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA GOLD	6.90	V 30	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	18.15	V 25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	19.90	F 25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	18.15	V 25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	19.90	F 25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	19.90	F 25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	19.90	F 25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	18.15	V 25	\$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	18.15	V 25	\$0.00	Y
CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	800-922-9999	MC NO FEE	13.25	V 25	\$35.00	Y
CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	800-922-9999	MC NO FEE	15.40	V 25	\$0.00	Y
CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	800-922-9999	MC CLASSIC	15.40	V 25	\$0.00	Y
CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	800-922-9999	MC GOLD	15.40	V 25	\$0.00	Y
CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	800-922-9999	VISA GOLD	15.40	V 25	\$0.00	Y
CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	800-922-9999	MC CLASSIC	15.40	V 25	\$0.00	Y
CITIZENS BANK NEW HAMPSHIRE	MANCHESTER	NH	800-922-9999	MC CLASSIC	15.40	V 25	\$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA CLASSIC	15.40	V 25	\$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA DLANN. FEE	15.40	V 25	\$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	13.25	V 25	\$35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC DL ANN FEE	15.40	V 25	\$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA GOLD	15.40	V 25	\$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA REVOLVER	15.40	V 25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.15	F 25	\$0.00	N
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.15	V 25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F 25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.15	F 25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.15	F 25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F 25	\$0.00	N
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F 25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.15 F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.15 V	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.15 V	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.15 F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.15 F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.15 V	25	\$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC PRIME GROUP	12.50 V	25	\$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CLASSIC	14.50 F	25	\$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.50 V	25	\$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA WOR PUB SCH	13.00 V	25	\$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CENTURY	12.50 V	25	\$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CENTURY	12.50 V	25	\$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA PRIME GROUP	12.50 V	25	\$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CLASSIC	14.50 F	25	\$0.00	Y
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	800-232-1604	MC	10.90 F	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	MC	18.90 V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	VISA GOLD	18.90 V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	VISA	18.90 V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	MC GOLD	18.90 V	25	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	508-580-6283	VISA	11.95 F	25	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	508-580-6283	MC	11.95 F	25	\$0.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA	15.90 V	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY BASS	15.90 F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90 F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.90 F	25	\$29.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	18.80 F	25	\$29.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA UNITY BASS	15.90 F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90 F	25	\$20.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA GOLD	10.90 V	25	\$0.00	Y



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DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA CLASSIC	10.90	V	25	\$0.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTs.	MA	617-455-6500	VISA	12.15	V	25	\$0.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	16.95	V	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	19.80	F	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	EAST BRIDGEWATER	MA	800-874-2100	MC	19.80	F	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	14.95	V	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	19.80	F	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	14.95	V	25	\$36.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	VISA	17.15	V	25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	MC	17.15	V	25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	MC	17.15	V	25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	VISA	17.15	V	25	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	15.90	V	20	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	13.90	V	25	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	15.90	V	25	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	15.90	V	20	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	13.90	V	20	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	13.90	V	20	\$25.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	800-944-2726	MC	14.90	F	25	\$0.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	800-944-2726	VISA	14.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREF STUDENT	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	V	25	\$0.00	Y





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FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PRE STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.15	F	25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.15	V	25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.15	V	25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.15	V	25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.15	V	25	\$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	MC	18.15	V	25	\$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	VISA	18.15	V	25	\$0.00	Y
FILENE C U	BOSTON	MA	800-654-7728	VISA	9.99	F	30	\$15.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	508-884-3176	VISA CLASSIC	13.99	F	25	\$0.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	508-884-3176	VISA GOLD	12.99	F	25	\$0.00	Y
FIRST NATIONAL BK OF IPSWICH	IPSWICH	MA	508-356-8215	MC	13.75	V	25	\$20.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	16.00	F	25	\$20.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	9.90	V	25	\$0.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	11.25	V	25	\$45.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	9.90	V	25	\$0.00	Y
FITCHBURG MUNICIPAL EMP C U	FITCHBURG	MA	508-342-1827	VISA	12.90	F	28	\$0.00	Y
FLORENCE SAVINGS BANK(14C)	FLORENCE	MA	800-545-7899	VISA GOLD	18.15	F	25	\$0.00	Y
FLORENCE SAVINGS BANK(14C)	FLORENCE	MA	800-545-7899	VISA	18.15	F	25	\$0.00	Y
FOUR RIVERS FEDERAL C U	TURNERS FALLS	MA	800-843-5463	VISA	11.90	F	26	\$15.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	\$15.00	N
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	16.34	F	25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	21.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	STUDENT CARD	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	13.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	CCSB	22.20	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMP-U-CARD	24.20	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMP-U-CARD	19.10	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC ENCORE	17.15	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	CCSB	17.15	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	20.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	20.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	CCSB	21.40	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	16.15	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	PREF/BRADLE'S	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	19.80	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	18.00	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	15.90	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IHRA ASSOC.	19.15	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	RADIO	19.15	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	17.52	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ZEOS CARD	15.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	17.34	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMP-U-CARD	17.15	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	19.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	PREF/BRENDLE'S	20.63	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	FV	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ENCORE	24.20	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	DDD ELFUN	13.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	16.01	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.61	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN GOLD	15.00	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD BANK ONE 2	17.15	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA CINTI	17.90	V	25	\$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED GOLD	16.15	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA DDD	19.80	F	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD DDD	24.20	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1	16.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2	16.80	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GOLD CLASSIC GE	17.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	LEUMI	16.80	V	25	\$45.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.02	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.02	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HESS CARD	16.46	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	17.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA CINTI	17.15	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	19.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	19.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA	24.20	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EMPLOYEE	18.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.71	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	15.90	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.52	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.65	V	25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'T'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.52	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	6.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.84	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED CLASSIC	17.34	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.71	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AMES	19.80	V	25	\$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED CLASSIC	16.34	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.56	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	15.90	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA CLASSIC	15.24	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	24.20	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	17.15	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.56	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.56	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD	13.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2	20.80	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	LEUMI	24.20	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.84	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.71	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	15.31	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.71	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	16.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.24	V	25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	16.20	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.52	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.99	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.90	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA CLASSIC	14.24	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	17.46	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HESS CARD	15.46	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	12.19	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	16.20	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	14.46	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.61	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELITE GOLD	15.20	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.90	V 0	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	21.60	F 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	21.60	F 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	16.20	F 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	GE CLASSIC	15.46	F 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	21.60	F 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB VISA CLASSIC	17.02	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	16.46	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.15	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	19.21	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V 25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.61	V 25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	20.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	20.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	20.65	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	20.65	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	19.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	15.31	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	15.25	V	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	14.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	16.83	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	14.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	16.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	15.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	15.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	18.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	17.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	15.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD	14.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD	14.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	16.61	V	25	\$0.00	Y





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GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	16.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC GOLD	15.52	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	18.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	14.91	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.20	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	14.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	14.91	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA CLASSIC	16.16	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	17.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA CLASSIC	21.00	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.00	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	16.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	15.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	13.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	16.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	17.43	V	25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	16.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN	13.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	V	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC MC	15.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.00	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.00	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.00	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB	13.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB	15.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB	15.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA CINTI	21.55	V	25	\$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB VISA	17.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	16.40	V	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.00	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	FW	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN	13.02	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	17.34	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	20.09	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATION	6.90	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS	18.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATION	6.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	16.40	V	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	14.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS	18.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	19.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	21.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	18.71	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	14.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	15.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATION	6.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	17.24	V	25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	FW	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	16.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	17.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	17.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	18.71	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.61	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.64	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	15.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.41	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	16.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	PREF/BRENDLE'S	16.40	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	13.90	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1	19.15	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	17.65	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2	24.20	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2	19.15	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC ENCORE	22.20	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.43	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1	24.00	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	17.15	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA NY	15.31	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	19.65	V	25	\$0.00	Y
GFA FEDERAL C U **	GARDNER	MA	800-843-5463	VISA	12.50	V	25	\$12.00	Y
GFA FEDERAL C U **	GARDNER	MA	800-843-5463	VISA	14.50	V	25	\$0.00	Y
GFA FEDERAL C U **	GARDNER	MA	800-843-5463	VISA	12.50	V	25	\$12.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.00	F	25	\$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.90	F	25	\$20.00	Y
GOLDMARK FEDERAL C U	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	\$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.90	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	V	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	F	25	\$15.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	12.90	F	25	\$25.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	17.15	V	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.15	V	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	7.90	V	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	6.90	V	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	12.48	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA CLASSIC	12.48	F	25	\$7.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	12.48	F	25	\$15.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	11.90	F	25	\$15.00	F
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	12.90	F	25	\$0.00	F
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	12.90	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	12.90	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	12.50	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	13.50	F	25	\$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	12.90	F	25	\$15.00	N
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	11.90	F	25	\$10.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	12.50	F	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	10.90 F	25	\$15.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	14.90 F	25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	17.15 V	25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	15.15 V	25	\$24.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.15 V	25	\$36.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	17.15 V	25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	800-635-0581	VISA	18.90 F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90 F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90 V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90 F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90 F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90 F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90 V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90 F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-736-7100	PS PLUS SIZES	21.96 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-921-2200	GANDER MOUNTAIN	21.60 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-810-3202	CHILDREN'S PLACE	12.60 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	THE VERY THING	21.96 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-244-2874	BOMBAY	22.00 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	J. JILL/DM MANAGEMENT	21.96 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-776-4272	THE SOURCE CARD	19.46 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	NICOLE SUMMER	21.96 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-764-3290	SKY CHARGE PLUS	18.90 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-733-2392	OFFICE MAX CONSUMER	21.60 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-735-7310	PAUL HARRIS STARTER	24.00 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-767-1463	INCREDIBLE UNIVERSE	22.55 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-634-5452	HOMETOWN	21.00 F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-767-1431	COMPUTER CITY	22.55 V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-764-3284	ACCENTE	21.60 F	25	\$0.00	Y





**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
HURLEY STATE BANK	SIoux FALL	SD	800-735-7310	PAUL HARRIS	22.60	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-995-9620	BETASERON	12.00	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-767-7516	RADIO SHACK	22.55	V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-995-9610	MEDCASH	19.88	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-736-7961	LAURA ASHLEY	19.80	F	25	\$0.00	Y
HURLEY STATE BANK /AMER AIRLINES	SIoux FALL	SD	800-733-2634	AMERICAN AIRLINES	21.60	F	25	\$0.00	Y
HURLEY STATE BANK /BURBERRY'S	SIoux FALL	SD	800-843-0291	BURBERRY'S	21.60	F	25	\$0.00	N
HURLEY STATE BANK /CANADIANS	SIoux FALL	SD	800-767-5560	CANADIANS	22.80	F	25	\$0.00	N
HURLEY STATE BANK /CATHERINE'S INC.	SIoux FALL	SD	800-736-7101	CATHERINE'S INC.	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /GOODYEAR	SIoux FALL	SD	800-767-1114	GOODYEAR	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /HELZBERG	SIoux FALL	SD	800-767-8035	HELZBERG DIAMONDS	21.60	F	25	\$0.00	Y
HURLEY STATE BANK /KELLY SPRINGFIELD	SIoux FALL	SD	800-995-9646	KELLY SPRINGFIELD	22.80	F	25	\$0.00	Y
HURLEY STATE BANK /B. MOSS STARTER	SIoux FALL	SD	800-798-7038	B. MOSS STARTER	23.98	V	25	\$0.00	Y
HURLEY STATE BANK /UNITED TRAVEL CARD PRO.	SIoux FALL	SD	800-767-7574	UNITED TRAVEL CARD PRO.	21.60	F	25	\$0.00	Y
HURLEY STATE BANK /ASSOC/BRANDS	SIoux FALL	SD	800-999-9658	ASSOCIATE BRANDS	22.80	F	25	\$0.00	Y
HURLEY STATE BANK/B. MOSS	SIoux FALL	SD	800-798-7038	B. MOSS	21.98	F	25	\$0.00	Y
HURLEY STATE BANK/ENT. PLUS	SIoux FALL	SD	800-621-5716	LIL THINGS	21.96	F	25	\$0.00	Y
HURLEY STATE BANK/ENT. PLUS	SIoux FALL	SD	800-488-7059	ENTERTAINMENT PLUS	18.00	F	25	\$0.00	Y
HURLEY STATE BANK/FOX JEWELERS	SIoux FALL	SD	800-242-4496	FOX'S JEWELERS	22.65	V	25	\$0.00	Y
HURLEY STATE BANK/ROGERS JEWELERS	SIoux FALL	SD	800-210-5867	ROGERS JEWELERS	22.80	V	25	\$0.00	Y
HURLEY STATE BANK/FRED MEYER	SIoux FALL	SD	800-767-9820	FRED MEYER	22.44	V	25	\$0.00	Y
HURLEY STATE BANK/FUTURE SHOP	SIoux FALL	SD	800-488-7062	FUTURE SHOP	23.40	V	25	\$0.00	Y
HURLEY STATE BANK/HOMEPLACE	SIoux FALL	SD	800-810-3207	HOMEPLACE	20.97	V	25	\$0.00	Y
HURLEY STATE BANK/JEWELRY 3	SIoux FALL	SD	800-767-9828	JELWELRY 3	21.60	F	25	\$0.00	Y
HURLEY STATE BANK/LURIA'S	SIoux FALL	SD	800-767-3404	LURIA'S	21.96	F	25	\$0.00	Y
HURLEY STATE BANK/MCDUFF PUR. POW.	SIoux FALL	SD	800-767-7516	MCDUFF PURCHASE POWER CARD	22.05	V	25	\$0.00	Y
HURLEY STATE BANK/VSS/ADDED/DIMEN	SIoux FALL	SD	800-767-1296	VSS/ADDED/DIMEN	21.96	F	25	\$0.00	Y
HURLEY STATE BANK/WINSTON TIRE	SIoux FALL	SD	800-767-0295	WINSTON FIRE	21.96	F	25	\$0.00	Y
HYDE PARK SAVINGS BANK/PEOPLES BANK CT	HYDE PARK	MA	800-426-1114	VISA GOLD	13.90	F	25	\$40.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
HYDE PARK SAVINGS BANK/PEOPLES BANK CT	HYDE PARK	MA	800-426-1114	VISA	13.90	F 25	\$25.00	Y
HYDE PARK SAVINGS BANK/PEOPLES BANK CT	HYDE PARK	MA	800-426-1114	MC GOLD	13.90	F 25	\$40.00	Y
HYDE PARK SAVINGS BANK/PEOPLES BANK CT	HYDE PARK	MA	800-426-1114	MC	13.90	F 25	\$25.00	Y
IAG FEDERAL C U **	RYE	NY	800-431-2754	MC	14.90	F 25	\$0.00	N
IAG FEDERAL C U **	RYE	NY	800-431-2754	VISA	14.90	F 25	\$0.00	N
I-C FEDERAL C U	FITCHBURG	MA	508-343-3725	VISA GOLD	10.99	F 25	\$29.00	Y
I-C FEDERAL C U	FITCHBURG	MA	508-343-3725	VISA CLASSIC	13.90	F 25	\$20.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA SECURED	15.00	V 25	\$25.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA	14.25	V 25	\$10.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	508-356-7777	MC	6.95	F 25	\$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	508-356-7777	MC	7.95	F 25	\$0.00	Y
KARTEN JEWELERS INC.	IRVING	TX	813-539-6560	KARTEN JEWELERS	18.00	F 30	\$0.00	N
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F 25	\$0.00	Y
LEOMINSTER C U	LEOMINSTER	MA	508-537-8021	CREDIT BUILD VISA	14.25	V 25	\$0.00	Y
LEOMINSTER C U	LEOMINSTER	MA	508-537-8021	CREDIT BUILD VISA	17.25	V 25	\$20.00	Y
LEOMINSTER C U	LEOMINSTER	MA	508-537-8021	CREDIT BUILD VISA	14.25	V 25	\$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	15.15	V 25	\$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	15.15	V 25	\$0.00	Y
LOUISE E. MILLS C U	MERRIMAC	MA	800-THE-LINE	MC	12.50	F 25	\$15.00	Y
LOWELL FIVE CENTS SAVINGS BANK	LOWELL	MA	800-955-9900	VISA	5.90	F 25	\$0.00	Y
LUSO AMERICAN C U	PEABODY	MA	508-531-5767	VISA	11.00	F 25	\$0.00	Y
MALDEN TEACHERS C U	MALDEN	MA	800-THE-LINE	VISA	9.90	F 25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	MC GOLD	18.15	V 25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	MC	18.15	V 25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	VISA	18.15	V 25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	VISA GOLD	18.15	V 25	\$0.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F 25	\$20.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F 25	\$20.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F 25	\$40.00	Y



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MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	\$40.00	Y
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-790-7728	VISA GOLD	10.25	V	25	\$0.00	Y
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-556-5678	VISA CLASSIC	12.25	V	25	\$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F	25	\$15.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA	15.90	F	25	\$0.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA SECURED	11.95	F	25	\$0.00	N
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.15	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	19.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	19.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	19.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.15	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.15	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	19.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	19.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.15	V	25	\$0.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F	25	\$0.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA	18.65	F	25	\$0.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA GOLD	18.65	F	25	\$0.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA	19.19	F	25	\$0.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	VISA GOLD	11.50	V	25	\$15.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	MC CLASSIC	11.50	V	25	\$15.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	MC GOLD	11.50	V	25	\$25.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	VISA CLASSIC	11.50	V	25	\$15.00	Y
MERRIMACK VALLEY FEDERAL C U	N. ANDOVER	MA	800-356-0067	VISA CLASSIC	11.90	F	25	\$0.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	9.90	F	25	\$0.00	N
METROPOLITAN C U **	CHELSEA	MA	800-654-7728	VISA	12.90	F	25	\$15.00	Y
METROPOLITAN C U **	CHELSEA	MA	800-654-7728	VISA SECURED	12.90	V	25	\$30.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	18.15	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	18.15	V	25	\$0.00	Y





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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	18.15	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	18.15	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	19.90	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	800-635-0581	VISA GOLD	19.90	F	25	\$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.15	V	25	\$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	18.15	V	25	\$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	19.90	F	25	\$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	18.15	V	25	\$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	18.15	V	25	\$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	19.90	F	25	\$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	19.90	F	25	\$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-654-7728	VISA	11.90	F	25	\$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-654-7728	MC	11.90	F	25	\$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-423-7503	VISA	14.16	F	25	\$15.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-423-7503	VISA	14.16	F	25	\$15.00	Y
MILESTONE FEDERAL C U	BEDFORD	MA	617-271-8680	MC	12.65	V	25	\$15.00	Y
MILESTONE FEDERAL C U	BEDFORD	MA	617-271-8680	MC GOLD	12.15	V	25	\$25.00	Y
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	9.50	F	25	\$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	9.50	F	25	\$0.00	N
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	19.90	F	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	19.90	F	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.15	V	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.15	V	25	\$0.00	Y
M.I.T. EMPLOYEES FEDERAL C U	CAMBRIDGE	MA	800-THE-LINE	VISA	12.15	V	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.15	V	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	19.90	F	25	\$0.00	Y





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N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.15	V 25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	19.90	F 25	\$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F 25	\$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F 25	\$20.00	N
NATICK METROWEST C U	NATICK	MA	800-THE-LINE	MC	8.90	F 25	\$0.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F 25	\$0.00	Y
NESC FEDERAL C U	BOSTON	MA	800-843-5463	VISA	12.50	F 25	\$15.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	9.90	F 25	\$0.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	MC	9.90	F 25	\$0.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.65	V 25	\$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.25	V 25	\$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.65	V 25	\$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	17.25	V 25	\$20.00	Y
NORWOOD COOP BANK(14C)	NORWOOD	MA	800-545-7899	VISA PREFERRED	18.90	V 25	\$20.00	Y
NORWOOD COOP BANK(14C)	NORWOOD	MA	800-545-7899	MC GOLD	18.90	V 25	\$40.00	Y
NORWOOD COOP BANK(14C)	NORWOOD	MA	800-545-7899	VISA GOLD	18.90	V 25	\$40.00	Y
NORWOOD COOP BANK(14C)	NORWOOD	MA	800-545-7899	MC PREFERRED	18.90	V 25	\$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD	16.90	F 25	\$0.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7412	VISA	10.90	F 25	\$10.00	Y
PACIFIC NATIONAL BANK OF NANTUCKET	NANTUCKET	MA	800-944-2726	VISA	16.90	F 25	\$20.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	MC	18.15	F 25	\$0.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	VISA GOLD	18.15	F 25	\$0.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	VISA	18.15	F 25	\$0.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	MC GOLD	18.15	F 25	\$0.00	Y
PIER 1 IMPORTS (USA) INC.	FORT WORTH	TX	800-767-3662	PIER 1 IMPORTS	18.00	V 25	\$0.00	Y
PLYMOUTH CITY TEACHERS FED C U	W. WAREHAM	MA	800-843-5463	VISA	12.50	F 25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	18.90	F 25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	17.15	V 25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	18.90	F 25	\$0.00	Y



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PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	18.90	V 25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	18.90	V 25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	17.15	V 25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	17.15	V 25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	17.15	V 25	\$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	818-479-5558	MC	11.90	V 30	\$0.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	617-878-0232	VISA	11.90	V 25	\$0.00	Y
ROMM & COMPANY INC.	BROCKTON	MA	508-587-2533	ROMM & CO.	18.00	F 25	\$0.00	N
RTN FEDERAL C U	WALTHAM	MA	800-634-7728	VISA	12.60	F 25	\$10.00	Y
RTN FEDERAL C U	WALTHAM	MA	800-634-7728	MC	12.60	F 25	\$10.00	Y
S & W FEDERAL C U	BOSTON	MA	800-843-5463	VISA	11.90	F 30	\$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	18.90	V 25	\$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	18.90	V 25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-73.78	VISA GOLD	19.90	F 25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-73.78	VISA PREFERRED	19.90	F 25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-73.78	MC GOLD	19.90	F 25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-73.78	MC PREFERRED	19.90	F 25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-73.78	VISA GOLD	16.15	F 25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-73.78	VISA PREFERRED	16.15	F 25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-73.78	MC GOLD	16.15	F 25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-73.78	MC PREFERRED	16.15	F 25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK(14C)	SAUGUS	MA	800-545-7899	VISA	18.15	V 25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK(14C)	SAUGUS	MA	800-545-7899	VISA GOLD	18.15	V 25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK(14C)	SAUGUS	MA	800-545-7899	VISA	19.90	F 25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK(14C)	SAUGUS	MA	800-545-7899	MC	19.90	F 25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK(14C)	SAUGUS	MA	800-545-7899	MC	18.50	V 25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK(14C)	SAUGUS	MA	800-545-7899	MC GOLD	19.90	F 25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK(14C)	SAUGUS	MA	800-545-7899	MC GOLD	18.15	V 25	\$0.00	Y
SAUGUS CO-OPERATIVE BANK(14C)	SAUGUS	MA	800-545-7899	VISA GOLD	19.90	F 25	\$0.00	Y





**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
**MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C**  
**As of December 31, 1996**  
**(SORTED BY ISSUER IN ASCENDING ORDER)**

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	FV	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
SAUGUS FEDERAL C U	SAUGUS	MA	800-843-5463	MC	10.50	F	25	\$12.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	MC GOLD	17.80	V	25	\$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	VISA	17.80	V	25	\$20.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	9.90	F	25	\$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	\$0.00	Y
SHARON C U	SHARON	MA	800-654-7728	VISA	9.90	F	25	\$15.00	Y
SHREWSBURY MUN. EMPLOYEE C U	SHREWSBURY	MA	508-845-6755	VISA CLASSIC	9.99	F	25	\$0.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	\$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	\$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	\$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121*	VISA	16.92	F	25	\$15.00	N
SOUTHBIDGE C U	SOUTHBIDGE	MA	800-654-7728	MC GOLD	12.90	F	25	\$15.00	Y
SOUTHBIDGE C U	SOUTHBIDGE	MA	800-654-7728	MC GOLD PREMIUM	12.90	F	25	\$30.00	Y
SOUTHBIDGE C U	SOUTHBIDGE	MA	800-654-7728	MC	12.90	F	25	\$0.00	Y
SOUTHERN MA PHONE WORKERS C U	FAIRHAVEN	MA	508-994-9971	MC	13.90	F	25	\$0.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	800-THE-LINE	VISA	9.00	V	25	\$0.00	Y
ST. ANTHONY-NEW BEDFORD C. U. **	NEW BEDFORD	MA	508-996-5492	VISA	12.00	F	25	\$0.00	N
ST. JEAN'S C U **	LYNN	MA	617-592-5420	VISA	9.90	F	25	\$10.00	Y
ST. JEAN'S C U **	LYNN	MA	617-592-5420	MC	9.90	F	25	\$10.00	Y
ST. MICHAELS-FALL RIVER C U **	FALL RIVER	MA	800-843-5463	VISA	10.75	F	25	\$0.00	N
SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE PRESTIGE	18.00	F	25	\$25.00	N
SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE REG.	18.00	F	25	\$0.00	N
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	\$0.00	Y
TAUNTON FEDERAL C U **	TAUNTON	MA	508-843-5463	VISA	12.99	F	25	\$0.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	11.50	F	25	\$0.00	N
TEWKSBURY MUNICIPAL EMPL C U	TEWKSBURY	MA	800-843-5463	MC	10.90	F	25	\$15.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	14.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	STOP & SHOP MC	17.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA CONS EDGE 25	17.15	V	25	\$0.00	Y



**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONSUMERS EDGE CASHBACK	20.15	V	0	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CL. CONS EDGE	14.15	V	0	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC TENNIS ADVANTAGE	13.65	V	0	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE GRACE	16.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE 25	17.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	TOYS'R'R'US VISA GOLD	18.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	14.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA CL. CONS EDGE	14.15	V	25	\$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	TOYS'R'R'US VISA	18.15	V	25	\$0.00	Y
UMASS/S COLLEGE FEDERAL C.U.	AMHERST	MA	800-843-5463	VISA	11.90	F	25	\$0.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	15.90	V	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	15.90	V	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	V	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	11.50	F	25	\$15.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	17.50	V	0	\$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	V	0	\$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	V	0	\$30.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	800-717-3713	MC	12.90	F	25	\$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	800-717-3713	VISA	12.90	F	25	\$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	12.90	F	25	\$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	12.90	F	25	\$25.00	Y
UNIVERSITY C U	BOSTON	MA	800-654-7728	MC	10.95	F	25	\$10.00	Y
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	VISA GOLD	12.50	V	25	\$0.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	MC GOLD	12.50	V	25	\$0.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	VISA	12.50	V	25	\$0.00	N





**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	MC	12.50	V 25	\$0.00	N
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V 25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V 25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V 25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V 25	\$0.00	Y
WELLESLEY MUNICIPAL C U	WELLESLEY	MA	800-THE-LINE	VISA	12.50	F 25	\$0.00	Y
WEMELCO C U	WEST SPRINGFIELD	MA	800-654-7728	MC	10.60	F 25	\$0.00	Y
WESTERN MA PHONE WORKERS C U	SPRINGFIELD	MA	817-571-2200	VISA	9.90	V 25	\$0.00	Y
WESTPORT FEDERAL C U **	WESTPORT	MA	800-843-5463	VISA	11.99	F 25	\$0.00	N
W-G C U	WORCESTER	MA	800-843-5463	MC	12.50	F 25	\$15.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	F 25	\$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	F 25	\$20.00	Y
WINTHROP C U	WINTHROP	MA	800-THE-LINE	VISA	11.90	F 25	\$0.00	Y
WOBURN MUNICIPAL EMPLOYEE C U	WOBURN	MA	617-933-2600	VISA	12.95	F 25	\$0.00	Y
WORCESTER CENTRAL FEDERAL C U	SHREWSBURY	MA	800-527-1017	VISA	11.90	F 25	\$0.00	Y
WORKERS' C U **	FITCHBURG	MA	508-345-1021	VISA CLASSIC	12.90	F 25	\$0.00	Y
WORKERS' C U **	FITCHBURG	MA	508-345-1021	VISA GOLD	12.90	F 25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	18.15	V 25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC GOLD	19.90	F 25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	18.15	V 25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	18.15	V 25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	19.90	F 25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	19.90	F 25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC GOLD	18.15	V 25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	19.90	F 25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	19.90	F 25	\$0.00	N
ZALE DELAWARE, INC	IRVING	TX	813-539-6560	GORDON'S	18.00	F 25	\$0.00	N
ZALE DELAWARE, INC	IRVING	TX	813-539-6560	ZALE	18.00	F 30	\$0.00	N



**MASSACHUSETTS CHARGE CARD ISSUER'S REPORT**  
**MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C**  
**As of December 31, 1996**  
**(SORTED BY ISSUER IN ASCENDING ORDER)**

CHARGE CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BENEFICIAL MASSACHUSETTS INC.	PEAPACK	NJ	908-781-3305	BENEFICIAL CREDIT SERVICES	18.00	F 25	\$0.00	Y
CITICORP RETAIL SERVICES	MELVILLE	NY	516-673-2437	BRADLEES	18.00	F 28	\$0.00	Y
CONOCO, INC	PONCA CITY	OK	405-767-5111	CONOCO	18.00	F 25	\$0.00	N
CWT SPECIALTY STORES INC	S. ATTLEBORO	MA	508-339-6020	CHERRY & WEBB	18.00	F 25	\$0.00	Y
EMPIRE CLOTHING COMPANY	GLOUCESTER	MA	508-283-3213	EMPIRE	18.00	F 25	\$0.00	N
FARM PLAN CORPORATION	MADISON	WI	800-356-9033	FARM PLAN	17.15	V 25	\$0.00	N
GANTOS, INC.	GANTOS	MI	616-949-7000	GANTOS	18.00	F 30	\$0.00	Y
J. C. PENNEY COMPANY INC.	PLANO	TX	800-542-0800	JC PENNEY	18.00	F 25	\$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-356-9033	JOEERE CR. REV. PLAN	18.00	V 26	\$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-356-9033	JOEERE RECREATIONAL	18.00	V 26	\$0.00	N
NEIMAN MARCUS	DALLAS	TX	214-761-2699	NEIMANNARCUS	18.00	V 30	\$0.00	Y
PURITAN CLOTHING COMPANY	HYANNIS	MA	508-775-2400	PURITAN CLOTHING	18.00	F 30	\$0.00	N
PREMEIRLINE	SAN DIEGO	CA	619-566-8800	PREMIERLINE	18.00	F 30	\$0.00	Y
TALBOTS, (THE) INC.	HINGHAM	MA	800-225-8204	TALBOTS	18.00	F 30	\$0.00	N
WICKES LUMBER COMPANY	VERNON HILLS	IL	847-367-3538	WICKES LUMBER	19.80	V 25	\$0.00	Y





## INDEX

### A.) ABBREVIATIONS

CARD NAME : "MC" = MASTERCARD

F/V : "F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE

ADDT'L FEES: "Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

### B.) NUMBERS IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW( NOT ALL AGENTS LISTED BELOW APPEAR ON THE REPORT):

- (1) HOUSEHOLD BANK, NA SALINAS, CA
- (2) CHASE MANHATTAN BANK, WILMINGTON, DE
- (3) NORWEST CARD SERVICES, DES MOINES, IA
- (4) MELLON BANK, WILMINGTON, DE
- (5) MARINE MIDLAND BANK, NEW YORK, NY
- (6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
- (7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
- (12) FIRST NATIONAL BANK OF LINCOLNSHIRE, IL

- (13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
- (14) NATIONAL CITY BANK, COLUMBUS, OH
- (14C) MBNA AMERICA, NEWARK, DE
- (14E) MARYLAND BANK NA, BALTIMORE, MD
- (14F) SUNAPOINT BANK, BEDFORD, NH
- (14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
- (14H) CORESTATESBANK OF DELAWARE, WILMINGTON, DE
- (14J) BANKONE, COLUMBUS, OH
- (14K) FIRST USA, WILMINGTON, DE

### C.) BANK LISTED TO THE LEFT OF A SLASHMARK IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

### D.) INITIALS FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

### E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE RATES REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.



MA99. R1.12: 997-1

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# *The Commonwealth of Massachusetts*

## COMMISSIONER OF BANKS



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### *BI-ANNUAL CREDIT CARD ISSUER'S REPORT*

PURSUANT TO:  
MASSACHUSETTS GENERAL LAWS  
CHAPTER 140 SECTION 114C

A. PAUL CELLUCCI  
GOVERNOR

*June 30, 1997*

THOMAS J. CURRY  
COMMISSIONER

*Published by:*  
William Francis Galvin, Secretary of the Commonwealth

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**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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**As of June 30, 1997**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F.V.	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
AAL MEMBER C U	APPLETON	WI	800-654-7728	VISA GOLD	14.40	V 25	\$0.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	MC	13.90	V 25	\$5.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	VISA GOLD PRIME PLUS	10.25	V 25	\$35.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	VISA CLASSIC PRIME PLUS	10.25	V 25	\$25.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F 25	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA	12.00	V 25	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA GOLD	11.00	V 25	\$0.00	Y
ANDOVER FEDERAL C U	ANDOVER	MA	800-THE-LINE	VISA	12.99	F 25	\$15.00	Y
ANN TAYLOR	NEW HAVEN	CT	800-999-4554	ANN TAYLOR	18.00	F 27	\$0.00	Y
ATTLEBORO MUNI. EMP. FED. C U	ATTLEBORO	MA	800-843-5463	VISA	11.90	F 25	\$0.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-THE-LINE	VISA	12.90	F 25	\$0.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F 25	\$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F 25	\$25.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	5.99	F 25	\$0.00	Y
BOSTON EDISON EMPL C U	BOSTON	MA	800-654-7728	MC	12.90	F 25	\$15.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	800-654-7728	MC	12.90	F 25	\$12.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	800-654-7728	VISA	12.90	F 25	\$12.00	Y
BRAINTREE COOP BK	BRAINTREE	MA	800-237-6211	VISA	12.96	F 25	\$20.00	Y
BRIDGEWATER C U	BRIDGEWATER	MA	800-654-7728	VISA	12.99	F 25	\$0.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	MC	13.80	F 25	\$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	VISA	13.80	F 25	\$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREF	18.40	V 25	\$0.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.40	V 25	\$0.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F 25	\$25.00	N
BROCKTON C U **	BROCKTON	MA	508-895-1000	MC	13.75	F 25	\$0.00	Y
BROCKTON C U **	BROCKTON	MA	508-585-1000	VISA	13.75	F 25	\$0.00	Y
BROCKTON C U **	BROCKTON	MA	508-585-1000	VISA	16.99	F 25	\$25.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F 25	\$15.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA	5.90	F 25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA GOLD*	5.90 F	25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC	5.90 F	25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC GOLD*	5.90 F	25	\$0.00	Y
BROTHERHOOD C U **	LYNN	MA	617-598-5555	VISA	9.40 F	25	\$0.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC GOLD	16.45 F	25	\$45.00	N
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC	16.45 F	25	\$21.00	N
CAPITAL ONE BANK	RICHMOND	VA	800-964-4922	VISA	19.80 V	25	\$20.00	Y
CAPITAL ONE BANK	RICHMOND	VA	800-964-4922	MC	19.80 F	25	\$20.00	Y
CARMEL C U **	CHELSEA	MA	800-654-7728	MC	12.50 V	25	\$10.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7780	VISA	12.90 F	25	\$12.00	Y
CHADWICK FEDERAL C U	NORWOOD	MA	617-255-4358	VISA	11.90 F	25	\$12.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	5.90 V	30	\$20.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	14.80 V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC GOLD	17.80 V	30	\$45.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	5.90 V	30	\$20.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	17.80 F	30	\$20.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	CHASE MC	5.90 V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	CHASE CLASSIC VISA	5.90 V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	CITGO	18.00 F	25	\$0.00	N
CITGO PETROLEUM CORP	TULSA	OK	800-756-2484	CLASSIC VISA	15.65 V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	GOLD VISA	15.65 V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	GOLD MC	15.65 V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	GOOD CITIZENS VISA	16.40 V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	13.50 V	25	\$35.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	VISA CREDIT BUILDER SECURED	15.65 V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	MC CREDIT BUILDER SECURED	15.65 V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	CLASSIC MC	15.65 V	25	\$0.00	Y
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	800-232-1604	MC	10.90 F	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	MC	18.90 V	25	\$0.00	Y





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COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	VISA GOLD	18.90	V 25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	VISA	18.90	V 25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	MC GOLD	18.90	V 25	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	508-580-6283	MC	13.45	F 25	\$0.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS.	MA	617-544-6500	VISA	12.40	V 25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	VISA	17.15	V 25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	MC	17.15	V 25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	MC	17.15	V 25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	VISA	17.15	V 25	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	18.40	V 20	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	16.40	V 25	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	18.40	V 25	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	18.40	V 20	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	16.40	V 20	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	16.40	V 20	\$25.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	800-944-2726	MC	14.90	F 25	\$0.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	800-944-2726	VISA	14.90	F 25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.15	F 25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.15	V 25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.15	V 25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.15	V 25	\$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	MC	18.40	V 25	\$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	VISA	18.40	V 25	\$0.00	Y
FILENE C U	BOSTON	MA	800-654-7728	VISA	9.99	F 30	\$15.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-642-7515	VISA CLASSIC	13.99	F 25	\$0.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-642-7515	VISA GOLD	12.99	F 25	\$0.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	9.90	F 25	\$0.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	11.50	V 25	\$45.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	9.90	V 25	\$0.00	Y



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FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	16.00	V 25	\$20.00	Y
FLORENCE SAVINGS BANK(114C)	FLORENCE	MA	800-545-7899	VISA GOLD	18.15	F 25	\$0.00	Y
FLORENCE SAVINGS BANK(114C)	FLORENCE	MA	800-545-7899	VISA	18.15	F 25	\$0.00	Y
FOUR RIVERS FEDERAL C U	TURNERS FALLS	MA	800-843-5463	VISA	11.90	F 26	\$15.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F 25	\$15.00	N
GECOE FEDERAL C U	FITCHBURGE	MA	800-THE-LINE	MC	10.99	F 25	\$0.00	Y
GFA FEDERAL C U **	GARDNER	MA	800-570-4881	VISA	12.50	V 25	\$12.00	Y
GFA FEDERAL C U **	GARDNER	MA	800-570-4881	VISA	14.50	V 25	\$0.00	Y
GOLDMARK FEDERAL C U	ATTLEBORO	MA	800-843-5463	VISA	11.90	F 25	\$0.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	800-237-6211	VISA	9.90	F 25	\$0.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	800-237-6211	MC	9.90	F 25	\$15.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	17.40	V 25	\$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-4PI-CARD	DISCOVER/PVT ISSUE	15.40	V 25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-272-8693	BRAVO*	17.40	V 25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-586-6824	ALL. FOR SPECIES SURVIVAL	6.90	V 25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-332-2785	SMITHSONIAN	5.90	V 25	\$0.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA	11.90	F 25	\$0.00	F
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA GOLD	11.90	F 25	\$0.00	F
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	VISA GOLD	12.90	F 25	\$0.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	MC	12.90	F 25	\$0.00	Y
IIIA C U **	HAVERHILL	MA	800-843-5463	VISA	12.50	F 25	\$0.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	800-843-5463	VISA	13.50	F 25	\$0.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	12.90	F 25	\$15.00	N
HOLYOKE C U	HOLYOKE	MA	800-654-7728	MC	11.90	F 25	\$10.00	Y
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F 25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	17.40	V 25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	15.40	V 25	\$24.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.40	V 25	\$36.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	17.40	V 25	\$0.00	Y

\*Introductory Rate





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HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	V	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-736-7100	PS PLUS SIZES	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-810-3202	CHILDREN'S PLACE	12.60	V	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-329-9713	THE VERY THING	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-329-9713	J. JILL	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-329-9713	NICOLE SUMMER	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-733-2392	OFFICE MAX CONSUMER	21.60	F	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-735-7310	PAUL HARRIS STARTER	24.00	F	25	\$0.00	Y
HURLEY STATE BANK / ROGERS JEWELERS LTD.	STIOUX FALL	SD	800-210-5867	ROGERS JEWELERS LTD.	22.80	V	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-634-5452	HOMETOWN	21.00	F	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-767-1431	COMPUTER CITY	22.55	V	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-764-3284	ACCENTE	21.60	F	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-735-7310	PAUL HARRIS	22.60	F	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-995-9620	BETASERON	12.00	F	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-767-7516	RADIO SHACK	22.55	V	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-995-9610	MEDCASH	19.88	F	25	\$0.00	Y
HURLEY STATE BANK	STIOUX FALL	SD	800-736-7961	LAURA ASHLEY	19.80	F	25	\$0.00	Y
HURLEY STATE BANK / AMER AIRLINES	STIOUX FALL	SD	800-733-2654	AMERICAN AIRLINES	21.60	F	25	\$0.00	Y
HURLEY STATE BANK / B MOSS STARTER	STIOUX FALL	SD	800-798-7038	B. MOSS STARTER	23.98	F	25	\$0.00	N
HURLEY STATE BANK / BOMBAY	STIOUX FALL	SD	800-244-2874	BOMBAY	22.00	F	25	\$0.00	Y
HURLEY STATE BANK / CATHERINE'S INC.	STIOUX FALL	SD	800-736-7101	CATHERINE'S INC.	21.96	F	25	\$0.00	Y
HURLEY STATE BANK / GOODYEAR	STIOUX FALL	SD	800-767-1114	GOODYEAR	21.96	F	25	\$0.00	Y



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HURLEY STATE BANK /HELZBERG	SIoux FALL	SD	800-767-8035	HELZBERG DIAMONDS	21.60	F 25	\$0.00	Y
HURLEY STATE BANK /KELLY SPRINGFIELD	SIoux FALL	SD	800-995-9646	KELLY SPRINGFIELD	22.80	F 25	\$0.00	Y
HURLEY STATE BANK /UNITED TRAVEL CARD PRO.	SIoux FALL	SD	800-767-7574	UNITED TRAVEL CARD PRO.	21.60	F 25	\$0.00	Y
HURLEY STATE BANK/ASSOC/BRANDS	SIoux FALL	SD	800-999-9658	ASSOCIATE BRANDS	22.80	F 25	\$0.00	Y
HURLEY STATE BANK/B. MOSS	SIoux FALL	SD	800-798-7038	B. MOSS	21.98	F 25	\$0.00	Y
HURLEY STATE BANK/ENT. PLUS	SIoux FALL	SD	800-621-5716	LIL THINGS	21.96	F 25	\$0.00	Y
HURLEY STATE BANK/ENT. PLUS	SIoux FALL	SD	800-488-7059	ENTERTAINMENT PLUS	18.00	F 25	\$0.00	Y
HURLEY STATE BANK/FOX JEWELERS	SIoux FALL	SD	800-242-4496	FOX'S JEWELERS	22.65	V 25	\$0.00	Y
HURLEY STATE BANK/FRED MEYER	SIoux FALL	SD	800-767-9820	FRED MEYER	22.44	V 25	\$0.00	Y
HURLEY STATE BANK/FUTURE SHOP	SIoux FALL	SD	800-488-7062	FUTURE SHOP	23.40	V 25	\$0.00	Y
HURLEY STATE BANK/HOMEPLACE	SIoux FALL	SD	800-810-3207	HOMEPLACE	20.97	V 25	\$0.00	Y
HURLEY STATE BANK/JEWELRY 3	SIoux FALL	SD	800-767-9828	JELWELRY 3	21.60	F 25	\$0.00	Y
HURLEY STATE BANK/LURIA'S	SIoux FALL	SD	800-767-3404	LURIA'S	21.96	F 25	\$0.00	Y
HURLEY STATE BANK/MCDUFF PUR. POW	SIoux FALL	SD	800-767-7516	MCDUFF PURCHASE POWER CARD	22.05	V 25	\$0.00	Y
HURLEY STATE BANK/VSS/ADDED/DIMEN	SIoux FALL	SD	800-767-1296	VSS/ADDED/DIMEN	21.96	F 25	\$0.00	Y
HURLEY STATE BANK/WINSTON TIRE	SIoux FALL	SD	800-767-0295	WINSTON TIRE	21.96	V 25	\$0.00	Y
IAG FEDERAL C U **	RYE	NY	800-431-2754	MC	14.90	F 25	\$0.00	N
IAG FEDERAL C U **	RYE	NY	800-431-2754	VISA	14.90	F 25	\$0.00	N
I-C FEDERAL C U	FITCHBURG	MA	508-343-3725	VISA GOLD	13.90	F 25	\$20.00	Y
I-C FEDERAL C U	FITCHBURG	MA	508-343-3725	VISA CLASSIC	10.99	F 25	\$29.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA SECURED	15.00	V 25	\$25.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA	14.25	V 25	\$10.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-944-2726	MC	7.95	F 25	\$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-944-2726	MC GOLD	6.95	F 25	\$0.00	Y
JCPENNEY CARD BANK, N.A	HARRINGTON	DE	800-247-4714	VISA	15.90	F 30	\$0.00	Y
JCPENNEY CARD BANK, N.A	HARRINGTON	DE	800-247-4714	VISA GOLD	13.90	F 30	\$0.00	Y
KARTEN JEWELERS INC.	IRVING	TX	813-539-6560	KARTEN JEWELERS	18.00	F 30	\$0.00	N
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F 25	\$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	15.15	V 25	\$0.00	Y





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LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	15.15	V 25	\$0.00	Y
LOUISE E. MILLS C U	MERRIMAC	MA	800-THE-LINE	MC	12.50	F 25	\$15.00	Y
LUSO AMERICAN C U	PEABODY	MA	800-654-7728	VISA	11.00	F 25	\$0.00	Y
MALDEN TEACHERS C U	MALDEN	MA	800-THE-LINE	VISA	9.90	F 25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	MC GOLD	18.15	V 25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	MC	18.15	V 25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	VISA	18.15	V 25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	VISA GOLD	18.15	V 25	\$0.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	MC	18.15	F 25	\$0.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.15	F 25	\$0.00	Y
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-790-7728	VISA GOLD	10.50	V 25	\$0.00	Y
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-556-5678	VISA CLASSIC	12.50	V 25	\$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F 25	\$15.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA	15.90	F 25	\$0.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA SECURED	11.95	F 25	\$0.00	N
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F 25	\$0.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	VISA GOLD	11.50	V 25	\$25.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	MC CLASSIC	11.50	V 25	\$15.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	MC GOLD	11.50	V 25	\$25.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	VISA CLASSIC	11.50	V 25	\$15.00	Y
MERRIMACK VALLEY FEDERAL C U	N. ANDOVER	MA	800-356-0067	VISA CLASSIC	11.90	F 25	\$0.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	9.90	F 25	\$0.00	N
METROPOLITAN C U **	CHELSEA	MA	800-654-7728	VISA	12.90	F 25	\$15.00	Y
METROPOLITAN C U **	CHELSEA	MA	800-654-7728	VISA SECURED	12.90	V 25	\$30.00	Y
MILLBURY FEDERAL C U **	MILLBURY	MA	800-654-7728	VISA	11.90	F 25	\$0.00	Y
MILLBURY FEDERAL C U **	MILLBURY	MA	800-654-7728	MC	11.90	F 25	\$0.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F 25	\$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F 25	\$15.00	Y
MILESTONE FEDERAL C U	BEDFORD	MA	617-271-8680	MC	12.65	V 25	\$15.00	Y



**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
**MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C**  
**As of June 30, 1997**  
**(SORTED BY ISSUER IN ASCENDING ORDER)**

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. FV	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
MILESTONE FEDERAL C U	BEDFORD	MA	617-271-8680	MC GOLD	12.15	V 25	\$25.00	Y
MOBIL OIL CREDIT CORP.	LENEXA	KS	800-225-9547	MOBIL	17.10	F 25	\$0.00	N
MOBIL OIL CREDIT CORP.	LENEXA	KS	800-225-9547	MOBIL	17.10	F 25	\$25.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	9.50	F 25	\$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	9.50	F 25	\$0.00	N
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	19.90	F 25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	19.90	F 25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.15	V 25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.15	V 25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.15	V 25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	19.90	F 25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.15	V 25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	19.90	F 25	\$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F 25	\$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F 25	\$20.00	N
NATICK METROWEST C U	NATICK	MA	800-THE-LINE	MC	8.90	F 25	\$0.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F 25	\$0.00	Y
NESC FEDERAL C U	BOSTON	MA	800-843-5463	VISA	12.50	F 25	\$15.00	Y
TEAMSTERS FEDERAL C U	ARLINGTON	MA	800-843-5463	VISA	13.90	F 25	\$15.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	9.90	F 25	\$0.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	MC	9.90	F 25	\$0.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V 25	\$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V 25	\$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.90	V 25	\$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	17.50	V 25	\$20.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	MC	17.50	V 25	\$20.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V 25	\$20.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V 25	\$40.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	MC	15.90	V 25	\$40.00	Y





# MASSACHUSETTS CREDIT CARD ISSUER'S REPORT

## MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C

As of June 30, 1997

(SORTED BY ISSUER IN ASCENDING ORDER)

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	\$20.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7412	VISA	10.90	F	\$10.00	Y
PACIFIC NATIONAL BANK OF NANTUCKET	NANTUCKET	MA	800-944-2726	VISA	16.90	F	\$20.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	MC	18.15	F	\$0.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	VISA GOLD	18.15	F	\$0.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	VISA	18.15	F	\$0.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	MC GOLD	18.15	F	\$0.00	Y
PIER 1 IMPORTS (USA) INC.	FORT WORTH	TX	800-767-3662	PIER 1 IMPORTS	21.00	V	\$0.00	Y
PLYMOUTH CITY TEACHERS FED C U	W. WAREHAM	MA	800-843-5463	VISA	12.50	F	\$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	818-479-5558	MC	11.90	V	\$0.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	617-878-0232	VISA	11.90	V	\$0.00	Y
ROMM & COMPANY INC.	BROCKTON	MA	508-587-2533	ROMM & CO.	18.00	F	\$0.00	N
RTN FEDERAL C U	WALTHAM	MA	800-654-7728	VISA	12.60	F	\$10.00	Y
RTN FEDERAL C U	WALTHAM	MA	800-654-7728	MC	12.60	F	\$10.00	Y
S & W FEDERAL C U	BOSTON	MA	800-600-5209	VISA	11.90	F	\$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	18.90	V	\$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	18.90	V	\$0.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	800-THE-LINE	MC	10.50	F	\$12.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	MC GOLD	17.80	V	\$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	VISA	17.80	V	\$20.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	9.90	F	\$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	\$0.00	Y
SHARON C U	SHARON	MA	800-654-7728	VISA	9.90	F	\$15.00	Y
SHREWSBURY MUN. EMPLOYEE C U	SHREWSBURY	MA	508-845-6755	VISA CLASSIC	9.99	F	\$0.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	\$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	\$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	\$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	\$15.00	N
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD	12.90	F	\$15.00	Y



**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
**MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C**  
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SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD PREMIUM	12.90	F 25	\$30.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC	12.90	F 25	\$0.00	Y
SOUTHERN MA PHONE WORKERS C U	FAIRHAVEN	MA	508-994-9971	MC	13.90	F 25	\$0.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	800-THE-LINE	VISA	9.00	V 25	\$0.00	Y
ST. ANTHONY-NEW BEDFORD C. U **	NEW BEDFORD	MA	508-996-5492	VISA	12.00	F 25	\$0.00	N
ST. JEAN'S C U **	LYNN	MA	617-592-5420	VISA	10.50	F 25	\$10.00	Y
ST. JEAN'S C U **	LYNN	MA	617-592-5420	MC	10.50	F 25	\$10.00	Y
ST. MICHAELS-FALL RIVER C U **	FALL RIVER	MA	800-634-0612	VISA	10.75	F 25	\$0.00	N
SUN COMPANY INC (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE PRESTIGE	18.00	F 25	\$25.00	Y
SUN COMPANY INC (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE REG	18.00	F 25	\$0.00	Y
SUN COMPANY INC (R & M)	TULSA	OK	800-278-6626	SUNOCO GASOLINE CARD	18.00	F 25	\$0.00	Y
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F 25	\$0.00	Y
TAUNTON FEDERAL C U **	TAUNTON	MA	508-843-5463	VISA	12.99	F 25	\$0.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	9.50	F 25	\$0.00	N
UMASS/5 COLLEGE FEDERAL C U	AMHERST	MA	800-843-5463	VISA	11.90	F 25	\$0.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	11.50	F 25	\$15.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	V 0	\$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	V 0	\$30.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	800-717-3713	MC	12.90	F 25	\$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	800-717-3713	VISA	12.90	F 25	\$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	12.90	F 25	\$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	12.90	F 25	\$25.00	Y
UNIVERSITY C U	BOSTON	MA	800-654-7728	MC	11.95	F 25	\$10.00	Y
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	VISA GOLD	12.50	V 25	\$0.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	MC GOLD	12.50	V 25	\$0.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	VISA	12.50	V 25	\$0.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	MC	11.50	V 25	\$0.00	N
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V 25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V 25	\$0.00	Y





**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V 25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V 25	\$0.00	Y
WELLESLEY MUNICIPAL C U	WELLESLEY	MA	800-THE-LINE	VISA	12.50	F 25	\$0.00	Y
WEMELCO C U	WEST SPRINGFIELD	MA	800-654-7728	MC	10.60	F 25	\$0.00	Y
WESTERN MA PHONE WORKERS C U	SPRINGFIELD	MA	817-571-2200	VISA	9.90	V 25	\$0.00	Y
WESTPORT FEDERAL C U **	WESTPORT	MA	800-843-5463	VISA	11.99	F 25	\$0.00	N
W-G C U	WORCESTER	MA	800-843-5463	MC	12.50	F 25	\$15.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	F 25	\$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	F 25	\$20.00	Y
WOBURN MUNICIPAL EMPLOYEE C U	WOBURN	MA	617-933-2600	VISA	9.90	F 25	\$0.00	Y
WORKERS' C U **	FITCHBURG	MA	508-345-1021	VISA CLASSIC	12.90	F 25	\$0.00	Y
WORKERS' C U **	FITCHBURG	MA	508-345-1021	VISA GOLD	12.90	F 25	\$0.00	Y
W. SPRINGFIELD MUN. EMPL C U	WEST SPRINGFIELD	MA	800-843-5463	VISA	11.90	F 25	\$0.00	Y
ZALE DELAWARE, INC	IRVING	TX	813-539-6560	GORDON'S	18.00	F 25	\$0.00	N
ZALE DELAWARE, INC	IRVING	TX	813-539-6560	ZALE	18.00	F 30	\$0.00	N



**MASSACHUSETTS CHARGE CARD ISSUER'S REPORT**  
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CHARGE CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R. F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BENEFICIAL MASSACHUSETTS INC	PEAPACK	NJ	908-781-3305	BENEFICIAL CREDIT SERVICES	18.00	F 25	\$0.00	Y
CITICORP RETAIL SERVICES	MELVILLE	NY	800-444-0171	BRADLEES	18.00	F 28	\$0.00	Y
CONOCO, INC	PONCA CITY	OK	405-767-5111	CONOCO	18.00	F 25	\$0.00	N
CWT SPECIALTY STORES INC	S. ATTLEBORO	MA	508-339-6020	CHERRY & WEBB	18.00	F 25	\$0.00	Y
EMPIRE CLOTHING COMPANY	GLOUCESTER	MA	800-843-8005	EMPIRE	18.00	F 25	\$0.00	N
FARM PLAN CORPORATION	MADISON	WI	800-356-9033	FARM PLAN	17.40	V 25	\$0.00	N
J. C. PENNEY COMPANY INC.	PLANO	TX	800-542-0800	JC PENNEY	18.00	F 25	\$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE CR. REV. PLAN	18.00	V 26	\$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE RECREATIONAL	18.00	V 26	\$0.00	N
NEIMAN MARCUS	DALLAS	TX	214-761-2699	NEIMANMARCUS	18.00	V 30	\$0.00	Y
PURITAN CLOTHING COMPANY	HYANNIS	MA	508-775-2400	PURITAN CLOTHING	18.00	F 30	\$0.00	N
PREMEIRLINE	SAN DIEGO	CA	619-566-8800	PREMIERLINE	18.00	F 30	\$0.00	Y
TALBOTS, (THE) INC.	HINGHAM	MA	800-225-8204	TALBOTS	18.00	F 30	\$0.00	N
WICKES LUMBER COMPANY	VERNON HILLS	IL	847-367-3538	WICKES LUMBER	21.40	V 25	\$0.00	Y





INDEX

A.) ABBREVIATIONS

CARD NAME : "MC" = MASTERCARD

F/V : "F" = FIXED INTEREST RATE;

"V" = VARIABLE INTEREST RATE

ADD'L FEES:

"Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

B.) NUMBERS IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW (NOT ALL AGENTS LISTED BELOW APPEAR ON THE REPORT):

- |      |   |       |   |
|------|---|-------|---|
| (1)  | HOUSEHOLD BANK, NA SALINAS, CA            | (13)  | COMMERCE BANK OF OMAHA, KANSAS CITY, MO     |
| (2)  | CHASE MANHATTAN BANK, WILMINGTON, DE      | (14)  | NATIONAL CITY BANK, COLUMBUS, OH            |
| (3)  | NORWEST CARD SERVICES, DES MOINES, IA     | (14C) | MBNA AMERICA, NEWARK, DE                    |
| (4)  | MELLON BANK, WILMINGTON, DE               | (14E) | MARYLAND BANK NA, BALTIMORE, MD             |
| (5)  | MARINE MIDLAND BANK, NEW YORK, NY         | (14F) | SUNAPPOINT BANK, BEDFORD, NH                |
| (6)  | INDIANA NATIONAL BANK, INDIANAPOLIS, IN   | (14G) | BANCOHIO NATIONAL BANK, COLUMBUS, OH        |
| (7)  | FIRST FINANCIAL SAVINGS, STEVEN POINT, WI | (14H) | CORESTATES BANK OF DELAWARE, WILMINGTON, DE |
| (12) | FIRST NATIONAL BANK OF LINCOLNSHIRE, IL   | (14J) | BANKONE, COLUMBUS, OH                       |
|      |   | (14K) | FIRST USA, WILMINGTON, DE                   |

C.) BANK LISTED TO THE LEFT OF A SLASHMARK IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

D.) INITIALS FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE RATES REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.

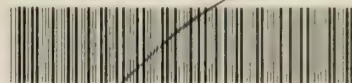


MA33. R1.12: 997-2

# *The Commonwealth of Massachusetts*

## COMMISSIONER OF BANKS

UMASS/AMHERST



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## *SEMI-ANNUAL CREDIT CARD ISSUER'S REPORT*

PURSUANT TO:  
MASSACHUSETTS GENERAL LAWS  
CHAPTER 140 SECTION 114C

A. PAUL CELLUCCI  
GOVERNOR

*December 31, 1997*

THOMAS J. CURRY  
COMMISSIONER

*Published by:*  
William Francis Galvin, Secretary of the Commonwealth

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**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	988-658-0200	VISA	12.90	F	25	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA	12.00	V	25	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA GOLD	11.00	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BEST RATE GOLD	12.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BEST RATE OPTIMUM	14.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BEST RATE OPTIMUM	16.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BLUE AMERICAN EXPRESS	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BLUE AMERICAN EXPRESS CASH RE	17.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BUYERS BONUS OPTIMA	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	17.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	10.90	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	15.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	12.40	V	25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	15.40	V	25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	15.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	10.90	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	13.60	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	15.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	12.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE DELTA	15.40	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE DELTA	17.90	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE DELTA	17.90	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE DELTA	17.90	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE LIMITS SECURED	17.90	V	25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE LIMITS	18.40	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE PLATINUM OPTIM	18.40	V	25	\$0.00	Y

**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA CLASSICS	14.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA CLASSICS	17.90	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA EMPLOYEES	17.90	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA GOLD	17.90	V	25	\$75.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA GOLD	17.90	V	25	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	GOLF	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	HILTON	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	ITT SHERATON	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	NATIONAL MS SOCIETY	17.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	NY NICKS	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	NY NICKS	21.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	NEW YORK RANGERS	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	NEW YORK RANGERS	21.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA MEMBERSHIP REWARDS	14.50	V	25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA MEMBERSHIP REWARDS	16.75	V	25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA MEMBERSHIP REWARDS	20.75	V	25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA	16.70	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA	20.75	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA BELOW PRIME	17.25	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA CASH BACK	15.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA CASH BACK	15.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA CASH REWARDS	17.25	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD	10.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD	14.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD	12.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD	12.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CUSTOM CARD	16.40	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CUSTOM CARD	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CUSTOM CARD	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CUSTOM CARD	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CUSTOM CARD	16.40	V	25	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CASH REWARDS	17.25	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD TRUE GRACE	17.25	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA PLATINUM	10.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA PLATINUM	14.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA STUDENT	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA TRUE GRACE	14.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA TRUE GRACE	17.25	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA TRUE GRACE	21.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA TRUE GRACE RECOVERY	18.40	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA TRUE GRACE RECOVERY	18.40	V	25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA RECOVERY	18.40	V	25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA RECOVERY	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA RECOVERY	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA WITH DEPOSIT	17.40	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA WITH DEPOSIT	17.40	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA WITH DEPOSIT	17.40	V	25	\$75.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA WITH DEPOSIT	11.40	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA WITH DEPOSIT	18.40	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA WITH DEPOSIT	19.40	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA WITH DEPOSIT	17.40	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA WITH DEPOSIT	17.40	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	STANDARD OPTIMA	14.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	STANDARD OPTIMA	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	STANDARD OPTIMA	18.40	V	25	\$20.00	Y

## MASSACHUSETTS CREDIT CARD ISSUER'S REPORT

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CREDIT CARD		CITY	STATE	CUSTOMER	CARD NAME	A.P.R.	F/V	GRACE	ANNUAL	ADDT'L
ISSUER				INQUIRY	TELEPHONE			PERIOD	FEE	FEES
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	STANDARD OPTIMA	10.40	V	25	\$0.00	Y	
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	STANDARD OPTIMA	14.50	V	25	\$0.00	Y	
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	STANDARD OPTIMA CUSTOM CARD	10.40	V	25	\$0.00	Y	
ANDOVER FEDERAL C U	ANDOVER	MA	800-THE-LINE	VISA	12.99	F	25	\$15.00	Y	
ANN TAYLOR	NEW HAVEN	CT	800-999-4554	ANN TAYLOR	18.00	F	27	\$0.00	Y	
ATTLEBORO MUNI. EMP. FED. C U	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	25	\$0.00	Y	
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-THE-LINE	VISA	12.90	F	25	\$0.00	Y	
BANK OF CANTON	CANTON	MA	781-828-5626	MC	13.68	F	25	\$25.00	Y	
BANK OF CANTON	CANTON	MA	781-828-5626	VISA	13.68	F	25	\$25.00	Y	
BANK OF HOVEN	HOVEN	SD	800-342-4661	VISA DUAL RATE	21.00	F	25	\$39.00	Y	
BANK OF HOVEN	HOVEN	SD	800-342-4661	MC DUAL RATE	21.00	F	25	\$39.00	Y	
BANK OF HOVEN	HOVEN	SD	800-342-4661	MC DUAL RATE MC	18.90	F	25	\$39.00	Y	
BANK OF HOVEN	HOVEN	SD	800-342-4661	VISA DUAL RATE	18.90	F	25	\$49.00	Y	
BANK OF HOVEN	HOVEN	SD	800-342-4661	VISA DUAL RATE	18.90	F	25	\$39.00	Y	
BANK OF HOVEN	HOVEN	SD	800-342-4661	VISA DUAL RATE MC	18.90	F	25	\$49.00	Y	
BANKBOSTON HOSPITAL TRUST	PROVIDENCE	RI	800-252-9210	VISA GOLD	12.25	V	25	\$28.00	Y	
BANKBOSTON HOSPITAL TRUST	PROVIDENCE	RI	800-252-9210	VISA GOLD	12.25	V	25	\$28.00	Y	
BANKBOSTON HOSPITAL TRUST	PROVIDENCE	RI	800-252-9210	VISA CLASSIC	12.25	V	25	\$18.00	Y	
BANKBOSTON HOSPITAL TRUST	PROVIDENCE	RI	800-252-9210	MC CLASSIC	12.25	V	25	\$18.00	Y	
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	5.99	F	25	\$0.00	Y	
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-545-7899	MC	19.90	F	25	\$0.00	Y	
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-545-7899	VISA	19.90	F	25	\$0.00	Y	
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-545-7899	MC	18.15	V	25	\$0.00	Y	
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-545-7899	VISA	18.15	V	25	\$0.00	Y	
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-545-7899	MC GOLD	19.90	F	25	\$0.00	Y	
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y	
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-545-7899	MC GOLD	18.15	V	25	\$0.00	Y	
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-545-7899	VISA GOLD	18.15	V	25	\$0.00	Y	



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BERKSHIRE BANK	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	V	25	\$0.00	Y
BERKSHIRE BANK	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	\$0.00	Y
BERKSHIRE BANK	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	\$40.00	Y
BERKSHIRE BANK	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	\$0.00	Y
BERKSHIRE BANK(14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	\$0.00	Y
BERKSHIRE BANK(14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	F	25	\$0.00	Y
BERKSHIRE BANK(14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	F	25	\$0.00	Y
BERKSHIRE BANK(14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	F	25	\$0.00	Y
BOSTON EDISON EMPL C U	BOSTON	MA	800-654-7728	MC	12.90	F	25	\$15.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	800-654-7728	VISA	12.90	F	25	\$12.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	800-654-7728	MC	12.90	F	25	\$12.00	Y
BRAINTREE COOP BK	BRAINTREE	MA	800-237-6211	VISA	12.96	F	25	\$20.00	Y
BRIDGEWATER SAVINGS BANK(14C)	BRIDGEWATER	MA	508-697-6908	VISA	18.40	F	25	\$0.00	Y
BRIDGEWATER SAVINGS BANK(14C)	BRIDGEWATER	MA	508-697-6908	MC	18.40	F	25	\$0.00	Y
BRIDGEWATER SAVINGS BANK(14C)	BRIDGEWATER	MA	508-697-6908	MC	18.40	V	25	\$0.00	N
BRIDGEWATER SAVINGS BANK(14C)	BRIDGEWATER	MA	508-697-6908	VISA	18.40	V	25	\$0.00	N
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.40	V	25	\$0.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREF	18.40	V	25	\$0.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F	25	\$25.00	N
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F	25	\$15.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC GOLD*	5.90	F	25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA	5.90	F	25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC	5.90	F	25	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA GOLD*	5.90	F	25	\$0.00	Y
BROTHERHOOD C U **	LYNN	MA	617-598-5555	VISA	9.40	F	25	\$0.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC GOLD	16.45	F	25	\$45.00	N
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC	16.45	F	25	\$0.00	N
CAPITAL ONE BANK	RICHMOND	VA	800-964-4922	MC	19.80	F	25	\$20.00	Y

\*Introductory Rate

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\*\*Community CU

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CAPITAL ONE BANK	RICHMOND	VA	800-964-4922	VISA	19.80	V	25	\$20.00	Y
CARMEL C U **	CHELSEA	MA	800-THE-LINE	MC	12.50	V	25	\$10.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-843-5163	VISA	12.90	F	25	\$12.00	Y
CHADWICK FEDERAL C U	NORWOOD	MA	617-255-4358	VISA	11.90	F	25	\$12.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC GOLD	15.40	V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	17.90	V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA GOLD	15.40	V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	SHELL SHELL	17.80	F	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	WAL-MART MC	14.48	V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	17.90	V	25	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	SHELL GOLD MC	17.80	V	25	\$45.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	MC	18.40	V	30	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	MC	18.40	V	30	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	MC	19.90	V	30	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	MC	18.40	V	30	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	MC	18.40	V	30	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	300-545-7899	MC GOLD	19.90	V	30	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	MC	19.90	V	30	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	VISA	19.90	V	30	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	GOLD VISA	15.65	V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	13.50	V	25	\$35.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	CLASSIC MC	15.65	V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	MC CREDIT BUILDER SECURED	15.65	V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	CLASSIC VISA	15.65	V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	GOLD MC	15.65	V	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	VISA CREDIT BUILDER SECURED	15.65	V	25	\$25.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	GOOD CITIZENS VISA	16.40	V	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	V	25	\$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.15	V	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	V	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.15	V	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.15	V	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.15	V	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.15	F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.15	F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.15	F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.15	F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.15	F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.15	F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.15	F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.15	F	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6880	VISA INSURANCE	13.00	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6860	MC CENTURY	12.50	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6860	MC PRIME GROUP	12.50	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.50	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6860	MC PRIME GROUP	12.50	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6880	MC CLASSIC	14.50	F	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6860	VISA CENTURY	12.50	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6860	VISA CLASSIC	14.50	F	25	\$0.00	Y
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	800-232-1604	MC	10.90	F	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	MC GOLD	18.90	V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	MC	18.90	V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	VISA GOLD	18.90	V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	VISA	18.90	V	25	\$0.00	Y



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CRESCENT C U **	BROCKTON	MA	508-580-6283	MC	13.45	F	25	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	508-580-6283	VISA	13.45	F	25	\$0.00	Y
CRESTAR BANK	RICHMOND	MA	800-368-7700	VISA PREMIER	18.80	F	25	\$29.00	Y
CRESTAR BANK	RICHMOND	MA	800-368-7700	VISA GOLD	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	MA	800-368-7700	VISA CLASSIC	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	MA	800-368-7700	VISA UNITY BASS	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	MA	800-368-7700	MC UNITY BASS	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	MA	800-368-7700	VISA	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	MA	800-368-7700	MC	15.90	F	25	\$20.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA CLASSIC	10.90	V	25	\$0.00	
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA GOLD	10.90	V	25	\$0.00	
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	800-874-2100	MC	16.95	V	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	800-874-2100	MC	16.95	V	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	800-874-2100	MC GOLD	14.95	V	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	800-874-2100	VISA GOLD	14.95	V	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	E. BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	E. BRIDGEWATER	MA	900-874-2100	MC	19.80	V	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	E. BRIDGEWATER	MA	800-874-2100	VISA	19.80	F	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	E. BRIDGEWATER	MA	800-874-2100	MC GOLD	19.80	V	25	\$20.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	18.40	V	20	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	16.40	V	20	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	16.40	V	20	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	18.40	V	20	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	16.40	V	25	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	18.40	V	25	\$0.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	800-944-2726	VISA	14.90	F	25	\$0.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	800-944-2726	MC	14.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	\$0.00	Y



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FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PRERERRED	15.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PRE. STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	15.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	15.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	15.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.40	V	25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.40	V	25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.40	V	25	\$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.40	V	25	\$0.00	Y
FILENE C U	BOSTON	MA	800-654-7728	VISA	9.99	F	30	\$15.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	9.90	F	25	\$0.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	16.00	V	25	\$20.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	11.50	V	25	\$45.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	9.90	V	25	\$0.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-654-7728	VISA GOLD	12.99	F	25	\$0.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-654-7728	VISA CLASSIC	13.99	F	25	\$0.00	Y
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	978-356-8128	MC	14.00	V	25	\$20.00	Y

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FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	508-356-8215	MC	11.00	V	25	\$50.00	Y
FITCHBURG MUNICIPAL EMPLOYEE C U	FITCHBURG	MA	978-342-1827	VISA	12.90	F	25	\$0.00	Y
FLORENCE SAVINGS BANK(14C)	FLORENCE	MA	800-545-7899	VISA	18.15	F	25	\$0.00	Y
FLORENCE SAVINGS BANK(14C)	FLORENCE	MA	800-545-7899	VISA GOLD	18.15	F	25	\$0.00	Y
GANTOS INC.	GRAND RAPIDS	MI	616-949-6951	GANTOS	18.00	F	30	\$0.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	\$15.00	N
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	20.21	V	0	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	15.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMP-U-CARD	19.35	V	25	\$15.00	Y
GE CAPITAL CQNSUMER CARD COMPANY	MASON	OH	800-544-5232	COMP-U-CARD	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMP-U-CARD	17.40	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC EMPLOYEE CLASSIC	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC ENCORE	22.45	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC ENCORE	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC ENCORE	17.40	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	FLAGSHIP RESOL.	19.90	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	20.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	20.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	19.80	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN GOLD	15.00	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	15.90	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IHRA ASSOC.	18.30	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.30	V	25	\$20.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	19.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	21.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	LEUMI	19.80	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	LEUMI	16.80	F	25	\$45.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	PREF/BRENDLE'S	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	15.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	PREF/BRENDLE'S	19.00	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	PREF/BRENDLE'S	20.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	RADIO	18.30	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.40	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2	18.90	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD BANK ONE 2	17.40	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	17.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	17.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA DDD	19.80	F	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD DDD	25.45	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN	13.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELITE GOLD	15.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	20.90	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	20.90	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.40	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN GOLD	13.33	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	15.77	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	16.90	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	17.35	V	25	\$0.00	Y



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GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AAA CINTI	15.77	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	15.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA	24.45	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	16.56	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1	17.40	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.83	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	16.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	16.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATION	17.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.71	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	15.90	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	24.45	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME	17.40	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.87	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.87	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.76	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.33	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.38	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA	16.80	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.87	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.96	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.83	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	17.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.83	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.71	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	18.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN GOLD	13.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	19.02	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ZEOS CARD	15.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HESS CARD	16.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HESS CARD	15.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	16.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	16.92	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	18.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSICS	15.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC GOLD	17.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	GE REWARDS	17.74	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	21.60	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	GE REWARDS	17.74	F	25	\$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	GE REWARDS	17.74	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	21.60	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	16.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB VISA CLASSIC	16.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	19.46	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.96	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATION	17.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	19.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	19.02	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	17.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	18.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN	13.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	18.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.98	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	15.96	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	14.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	18.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA CLASSIC	15.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CLASSIC	14.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD	14.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	15.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	15.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	16.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD	14.60	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA GOLD	16.96	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	14.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC GOLD	17.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	18.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	17.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	18.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	15.22	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	14.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.92	V	25	\$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	13.86	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA CLASSIC	21.91	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA CLASSIC	16.86	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	18.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	17.76	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	15.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	13.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	17.23	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	16.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	16.23	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	18.23	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.23	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB VISA	14.45	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN	13.23	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS	18.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	V	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC MC	18.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.24	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD	19.00	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.96	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.96	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB	14.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB	16.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB VISA	13.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.24	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.24	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.24	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	18.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	15.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS	18.33	V	25	\$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.33	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD	20.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HESS CARD	12.60	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATION	17.30	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	15.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	16.77	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA CLASSIC	17.55	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	17.50	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	15.22	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.93	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	16.93	V	25	\$0.00	Y

**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.95	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	16.93	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	14.93	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	12.93	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	12.93	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	14.93	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	14.93	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.93	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	16.93	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	18.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	18.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	18.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	12.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	15.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	12.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	18.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	18.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	15.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	15.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	12.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	12.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	18.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	18.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	15.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	15.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	12.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	12.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	18.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	18.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	15.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	15.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.25	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	12.15	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC GOLD	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	17.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	REWARDS	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	13.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.30	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.20	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA	19.80	V	25	\$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1	24.00	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1	20.80	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HESS CARD	18.00	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1	19.40	V	25	\$30.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2	20.80	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2	19.40	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA CCSB	22.45	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	CCSB	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	CCSB	17.40	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	3.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	3.90	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMFED	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	16.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATIONS	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y

## MASSACHUSETTS CREDIT CARD ISSUER'S REPORT

As of December 31, 1997

(SORTED BY ISSUER IN ASCENDING ORDER)

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**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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**As of December 31, 1997**  
**(SORTED BY ISSUER IN ASCENDING ORDER)**

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE PLATINUM	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'T'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	VISA	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	7.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	11.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	11.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	14.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	14.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	15.00	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	15.00	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	20.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	20.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	21.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	21.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	22.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	22.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	23.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	23.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	14.50	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	17.00	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	17.00	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	11.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	11.40	V	25	\$0.00	Y



## MASSACHUSETTS CREDIT CARD ISSUER'S REPORT

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**(SORTED BY ISSUER IN ASCENDING ORDER)**

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y

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**(SORTED BY ISSUER IN ASCENDING ORDER)**

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	12.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	12.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	13.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	13.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	16.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	18.00	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	18.00	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	19.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	19.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	19.00	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	21.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	21.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	10.50	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	10.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	14.68	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	14.50	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	17.50	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	17.50	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	20.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	20.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	4.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT	5.90	V	25	\$0.00	Y
GE COE FEDERAL C U	FITCHBURGE	MA	800-THE-LINE	MC	10.99	F	25	\$0.00	
GFA FEDERAL C U **	GARDNER	MA	800-570-4881	VISA	14.50	V	25	\$0.00	Y
GFA FEDERAL C U **	GARDNER	MA	800-570-4881	VISA	12.50	V	25	\$12.00	Y
GLOUCESTER BANK & TRUST CO(12A)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.40	F	25	\$0.00	Y
GLOUCESTER BANK & TRUST CO(12A)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.40	F	25	\$0.00	Y
GLOUCESTER BANK & TRUST CO(12A)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.40	F	25	\$0.00	Y
GLOUCESTER BANK & TRUST CO(12A)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.90	F	25	\$0.00	Y
GLOUCESTER BANK & TRUST CO(12A)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.40	F	25	\$0.00	Y
GLOUCESTER BANK & TRUST CO(12A)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.40	F	25	\$0.00	Y
GLOUCESTER BANK & TRUST CO(12A)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.90	F	25	\$0.00	Y
GLOUCESTER BANK & TRUST CO(12A)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.90	F	25	\$0.00	Y
GOLDMARK FEDERAL C U	ATTLEBORO	MA	800-237-2763	VISA	11.90	F	25	\$0.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	800-237-6211	VISA	9.90	F	25	\$0.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	800-237-6211	MC	9.90	F	25	\$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-4PI-CARD	PRIVATE ISSUE	15.40	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	17.40	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-272-8693	BRAVO*	17.40	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-586-6824	NOVUS	6.90	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-332-2785	NOVUS	5.90	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-450-7067	NOVUS	7.90	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-228-0605	NOVUS	8.90	V	25	\$0.00	Y
GREYLOCK CREDIT UNION	PITTSFIELD	MA	800-237-6211	VISA CLASSIC	12.48	F	25	\$0.00	Y
GREYLOCK CREDIT UNION	PITTSFIELD	MA	800-237-6211	VISA GOLD	12.48	F	25	\$0.00	Y
GREYLOCK CREDIT UNION	PITTSFIELD	MA	800-237-6211	VISA CLASSIC	12.48	F	25	\$0.00	Y
HANSKOM FEDERAL C U	HANSKOM AFB	MA	800-656-4328	VISA	11.90	F	25	\$0.00	F
HANSKOM FEDERAL C U	HANSKOM AFB	MA	800-656-4328	VISA GOLD	11.90	F	25	\$0.00	F
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	MC	12.90	F	25	\$0.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	VISA GOLD	12.90	F	25	\$0.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	800-843-5463	VISA	11.50	F	25	\$0.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	12.90	F	25	\$15.00	N
HOLYOKE C U	HOLYOKE	MA	800-654-7728	MC	11.90	F	25	\$10.00	Y
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	\$0.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	978-659-4716	VISA	10.90	F	25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	15.40	V	25	\$24.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.40	V	25	\$36.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	17.40	V	25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	17.40	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	THE VERY THING	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	NICOLE SUMMER	21.96	F	25	\$0.00	Y

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HURLEY STATE BANK	SIoux FALL	SD	800-810-3202	CHILDREN'S PLACE	21.96	V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-736-7100	PS PLUS SIZES	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	J. JILL	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-735-7310	PAUL HARRIS	22.60	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-995-9610	MEDCASH	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-767-7516	RADIO SHACK	22.85	V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-995-9620	BETASERON	12.00	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-764-3284	ACCENTE	22.16	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-767-1431	COMPUTER CITY	22.25	V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-733-2392	OFFICE MAX CONSUMER	22.16	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-735-7310	PAUL HARRIS STARTER	24.00	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-634-5452	HOMETOWN	21.00	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-736-7961	LAURA ASHLEY	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /AMER AIRLINES	SIoux FALL	SD	800-733-2654	AMERICAN AIRLINES	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /B MOSS STARTER	SIoux FALL	SD	800-798-7038	B. MOSS STARTER	24.00	F	25	\$0.00	N
HURLEY STATE BANK /BOMBAY	SIoux FALL	SD	800-244-2874	BOMBAY	22.20	F	25	\$0.00	Y
HURLEY STATE BANK /CATHERINE'S INC.	SIoux FALL	SD	800-736-7101	CATHERINE'S INC.	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /GOODYEAR	SIoux FALL	SD	800-767-1114	GOODYEAR	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /HELZBERG	SIoux FALL	SD	800-767-8035	HELZBERG DIAMONDS	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /THE TIRE CARD	SIoux FALL	SD	800-995-9646	KELLY SPRINGFIELD	22.80	F	25	\$0.00	Y
HURLEY STATE BANK /UNITED TRAVEL CARD PRO.	SIoux FALL	SD	800-767-7574	UNITED TRAVEL CARD PRO.	22.30	F	25	\$0.00	Y
HURLEY STATE BANK /ASSOC/BRANDS	SIoux FALL	SD	800-995-9658	ASSOCIATE BRANDS	22.80	F	25	\$0.00	Y
HURLEY STATE BANK/B. MOSS	SIoux FALL	SD	800-798-7038	B. MOSS	21.98	F	25	\$0.00	Y
HURLEY STATE BANK/FOX JEWELERS	SIoux FALL	SD	800-210-5867	ROGERS JEWELERS	23.05	V	25	\$0.00	Y
HURLEY STATE BANK/FRED MEYER	SIoux FALL	SD	800-767-9820	FRED MEYER	22.44	V	25	\$0.00	Y
HURLEY STATE BANK/HOMEPLACE	SIoux FALL	SD	800-810-3207	HOMEPLACE	21.96	V	25	\$0.00	Y
HURLEY STATE BANK/JEWELRY 3	SIoux FALL	SD	800-767-9828	JELVELRY 3	21.96	F	25	\$0.00	Y
HURLEY STATE BANK/LURIA'S	SIoux FALL	SD	800-329-9711	AMERICA'S DIAMOND & GOLD CAR	21.96	F	25	\$0.00	Y

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HURLEY STATE BANK/MCDUFF PUR. POW.	SIoux FALL	SD	800-921-2200	GANDER MOUNTAIN	22.96	V	25	\$0.00	Y
HURLEY STATE BANK/VSS/ADDED/DIMEN	SIoux FALL	SD	800-767-1296	VSS/ADDED/DIMEN	21.96	F	25	\$0.00	Y
HURLEY STATE BANK/WINSTON TIRE	SIoux FALL	SD	800-767-0295	WINSTON TIRE	22.71	V	25	\$0.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-426-1114	MC SECURED	16.90	F	25	\$0.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-426-1114	VISA GOLD	13.90	F	25	\$40.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-426-1114	VISA	13.90	F	25	\$25.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-426-1114	MC GOLD	13.90	F	25	\$0.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-426-1114	MC GOLD	13.90	F	25	\$0.00	Y
I-C FEDERAL C U	FITCHBURG	MA	508-343-3725	VISA CLASSIC	10.99	F	25	\$20.00	Y
I-C FEDERAL C U	FITCHBURG	MA	508-343-3725	VISA GOLD	10.99	F	25	\$29.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA SECURED	15.00	V	25	\$25.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA	14.25	V	25	\$10.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-944-2726	MC GOLD	6.95	F	25	\$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-944-2726	MC	7.95	F	25	\$0.00	Y
JCPENNEY CARD BANK, N.A.	HARRINGTON	DE	800-247-4714	VISA	15.65	F	30	\$0.00	Y
JCPENNEY CARD BANK, N.A.	HARRINGTON	DE	800-247-4714	VISA	15.65	F	30	\$0.00	Y
JCPENNEY CARD BANK, N.A.	HARRINGTON	DE	800-247-4714	VISA	17.65	F	30	\$0.00	Y
JCPENNEY CARD BANK, N.A.	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	\$0.00	Y
JCPENNEY CARD BANK, N.A.	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	\$0.00	Y
JCPENNEY CARD BANK, N.A.	HARRINGTON	DE	800-247-4714	VISA	15.90	F	30	\$0.00	Y
JCPENNEY CARD BANK, N.A.	HARRINGTON	DE	800-247-4714	VISA GOLD	15.65	V	30	\$0.00	Y
JCPENNEY CARD BANK, N.A.	HARRINGTON	DE	800-247-4714	VISA GOLD	17.65	V	30	\$0.00	Y
JCPENNEY CARD BANK, N.A.	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	\$0.00	Y
JCPENNEY CARD BANK, N.A.	HARRINGTON	DE	800-247-4714	VISA GOLD	15.90	F	30	\$0.00	Y
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F	25	\$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	15.40	V	25	\$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	15.40	V	25	\$0.00	Y
LOUISE E. MILLS C U	MERRIMAC	MA	800-THU-LINE	MC	12.50	F	25	\$15.00	Y



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LOWELL FIVE CENTS SAVING BANK	LOWELL	MA	800-955-9900	VISA	5.90	F	25	\$0.00	Y
LUSO AMERICAN C U	PEABODY	MA	800-654-7728	VISA	11.00	F	25	\$0.00	Y
M.I.T. EMPLOYEES FEDERAL C U	CAMBRIDGE	MA	617-253-0029	VISA	12.40	V	25	\$0.00	Y
MALDEN TEACHERS C U	MALDEN	MA	800-THE-LINE	VISA	9.90	F	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	MC GOLD	18.40	V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	MC	18.40	V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	VISA	18.40	V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	VISA GOLD	18.40	V	25	\$0.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F	25	\$0.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	\$0.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F	25	\$0.00	Y
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-790-7728	VISA GOLD	10.50	V	25	\$0.00	Y
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-556-5678	VISA CLASSIC	12.50	V	25	\$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	12.99	F	25	\$0.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA SECURED	11.45	F	25	\$0.00	N
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA	15.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	19.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.40	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.40	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	19.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.40	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.40	V	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	19.90	F	25	\$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	19.90	F	25	\$0.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F	25	\$0.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	VISA GOLD	11.50	V	25	\$25.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	MC GOLD	11.50	V	25	\$25.00	Y



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MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	VISA CLASSIC	11.50	V	25	\$25.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	9.90	F	25	\$0.00	N
METROPOLITAN C U **	CHELSEA	MA	800-654-7728	VISA	12.90	F	25	\$15.00	Y
METROPOLITAN C U **	CHELSEA	MA	800-654-7728	VISA GOLD	11.90	F	25	\$30.00	Y
METROPOLITAN C U **	CHELSEA	MA	800-654-7728	VISA SECURED	12.90	V	25	\$30.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	18.15	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	19.90	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	18.15	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	18.15	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	19.90	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	19.90	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	18.15	V	25	\$0.00	Y
MILESTONE FEDERAL C U	BEDFORD	MA	617-271-8680	MC	12.90	V	25	\$15.00	Y
MILESTONE FEDERAL C U	BEDFORD	MA	617-271-8680	MC GOLD	12.40	V	25	\$25.00	Y
MILFORD FEDERAL SAVINGS & LOAN 14C	MILFORD	MA	800-635-0581	MC	19.90	F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN 14C	MILFORD	MA	800-635-0581	MC	18.15	V	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN 14C	MILFORD	MA	800-635-0581	MC	18.15	V	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN 14C	MILFORD	MA	800-635-0581	VISA	19.90	F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN 14C	MILFORD	MA	800-635-0581	VISA GOLD	18.15	F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN 14C	MILFORD	MA	800-635-0581	VISA GOLD	19.90	F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN 14C	MILFORD	MA	800-635-0581	MC GOLD	18.15	F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN 14C	MILFORD	MA	800-635-0581	MC GOLD	19.90	F	25	\$0.00	Y
MILLBURY FEDERAL C U **	MILLBURY	MA	800-843-5463	VISA	11.90	F	25	\$0.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	\$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	\$15.00	Y
MOBIL OIL CREDIT CORP.	LENEXA	KS	800-225-9547	MOBIL	17.10	F	25	\$0.00	N
MOBIL OIL CREDIT CORP.	LENEXA	KS	800-225-9547	MOBIL	17.10	F	25	\$25.00	N

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MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	9.50	F	25	\$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	9.50	F	25	\$0.00	N
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	19.90	F	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	19.90	F	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.15	V	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.15	V	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.40	V	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.00	F	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.40	V	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.00	F	25	\$0.00	Y
N. E. TEAMSTERS FEDERAL C U	ARLINGTON	MA	800-843-5463	VISA	13.90	F	25	\$15.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	\$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	\$20.00	N
NATICK METROWEST C U	NATICK	MA	800-THE-LINE	MC	8.90	F	25	\$0.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F	25	\$0.00	Y
NESC FEDERAL C U	BOSTON	MA	800-843-5463	VISA	12.50	F	25	\$15.00	Y
NORTHEAST COMMUNITY C U	HAVERHILL	MA	800-843-5463	VISA	12.50	F	25	\$0.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	MC	9.90	F	25	\$0.00	Y
NORWESTLUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.90	V	25	\$40.00	Y
NORWESTLUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	25	\$20.00	Y
NORWESTLUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V	25	\$40.00	Y
NORWESTLUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V	25	\$20.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	25	\$20.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V	25	\$40.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	25	\$20.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	MC	15.90	V	25	\$40.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V	25	\$20.00	Y
NORWOOD COOP BANK (14C)	NORWOOD	MA	800-545-7899	MC PREFERRED	18.90	V	25	\$20.00	Y

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**(SORTED BY ISSUER IN ASCENDING ORDER)**

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
NORWOOD COOP BANK (14C)	NORWOOD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	\$20.00	Y
NORWOOD COOP BANK (14C)	NORWOOD	MA	800-545-7899	MC GOLD	18.90	V	25	\$40.00	Y
NORWOOD COOP BANK (14C)	NORWOOD	MA	800-545-7899	VISA GOLD	18.90	V	25	\$40.00	Y
NORWOOD COOP BANK (14C)	NORWOOD	MA	800-545-7899	MC PREFERRED	18.90	V	25	\$20.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7412	VISA	10.90	F	25	\$10.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	MC GOLD	18.15	F	25	\$0.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	MC	18.15	F	25	\$0.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	VISA GOLD	18.15	F	25	\$0.00	Y
PHONE WORKERS' COOP BANK(14C)	BOSTON	MA	800-545-7899	VISA	18.15	F	25	\$0.00	Y
PIER 1 IMPORTS (USA) INC.	FORT WORTH	TX	800-767-3662	PIER 1 IMPORTS	21.00	V	25	\$0.00	Y
PLAN C U	BOSTON	MA	800-654-7728	MC	14.40	F	25	\$0.00	Y
PLYMOUTH CITY TEACHERS FED C U	W. WAREHAM	MA	800-843-5463	VISA	12.50	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	17.40	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	17.40	V	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	17.40	V	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	18.90	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	17.40	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	18.90	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	18.90	F	25	\$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	617-479-5558	MC	11.90	V	30	\$0.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	781-878-0232	VISA	11.90	V	25	\$0.00	Y
RTN FEDERAL C U	WALTHAM	MA	800-654-7728	VISA	12.60	F	25	\$10.00	Y
RTN FEDERAL C U	WALTHAM	MA	800-654-7728	MC	12.60	F	25	\$10.00	Y
S & W FEDERAL C U	BOSTON	MA	800-600-5209	VISA	11.90	F	30	\$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	18.90	V	25	\$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	18.90	V	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-7378	MC PREFERRED	16.40	V	25	\$0.00	Y



**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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**(SORTED BY ISSUER IN ASCENDING ORDER)**

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-7378	VISA PREFERRED	16.40	V	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-7378	MC GOLD	16.40	V	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-7378	VISA GOLD	16.40	V	25	\$0.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	800-843-5463	MC	10.50	F	25	\$12.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	\$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	9.90	F	25	\$0.00	Y
SHARON C U	SHARON	MA	800-654-7728	VISA	9.90	F	25	\$15.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL	18.00	F	25	\$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL FLEET	18.00	F	25	\$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL SELECT	18.00	F	25	\$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL FLEET PLUS	18.00	F	25	\$0.00	Y
SHREWSBURY MUN. EMPLOYEE C U	SHREWSBURY	MA	508-845-6755	VISA CLASSIC	9.99	F	25	\$0.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	\$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	\$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	\$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	\$15.00	N
SOUTHBIDGE C U	SOUTHBIDGE	MA	800-654-7728	MC GOLD PREMIUM	12.90	F	25	\$30.00	Y
SOUTHBIDGE C U	SOUTHBIDGE	MA	800-654-7728	MC	12.90	F	25	\$0.00	Y
SOUTHBIDGE C U	SOUTHBIDGE	MA	800-654-7728	MC GOLD	12.90	F	25	\$15.00	Y
SOUTHERN MA PHONE WORKERS C U	FAIRHAVEN	MA	800-654-7728	MC	13.90	F	25	\$0.00	Y
ST. ANTHONY-NEW BEDFORD C. U. **	NEW BEDFORD	MA	508-996-5492	VISA	12.00	F	25	\$0.00	N
ST. ANTHONY-NEW BEDFORD FEDERAL C U	NEW BEDFORD	MA	508-996-5492	VISA	12.00	F	25	\$0.00	N
ST. JEAN'S C U **	LYNN	MA	617-592-5420	MC	10.50	F	25	\$10.00	Y
ST. JEAN'S C U **	LYNN	MA	781-52-5420	VISA	10.50	F	25	\$10.00	Y
ST. MICHAELS-FALL RIVER C U **	FALL RIVER	MA	800-230-8152	VISA	10.75	F	25	\$0.00	N
SUMMIT BANK	MEDWAY	MA	800-545-7899	VISA	19.19	F	25	\$0.00	Y
SUMMIT BANK	MEDWAY	MA	800-545-7899	VISA	18.40	F	25	\$0.00	Y
SUMMIT BANK	MEDWAY	MA	800-545-7899	VISA	19.90	F	25	\$0.00	Y



**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
SUMMIT BANK	MEDWAY	MA	800-545-7899	VISA GOLD	18.40	F	25	\$0.00	Y
SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE PRESTIGE	18.00	F	25	\$30.00	Y
SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE REG.	18.00	F	25	\$0.00	Y
SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO GASOLINE CARD	18.00	F	25	\$0.00	Y
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	\$0.00	Y
TAUNTON FEDERAL C U **	TAUNTON	MA	508-843-5463	VISA	12.99	F	25	\$0.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	9.50	F	25	\$0.00	N
TEWKSBURY MUNICIPAL EMPLOYEE C U	TEWKSBURY	MA	800-843-5463	MC	10.90	F	25	\$15.00	Y
UMASS/5 COLLEGE FEDERAL C.U.	AMHERST	MA	800-843-5463	VISA	11.90	F	25	\$0.00	Y
UMASS/5 COLLEGE FEDERAL C.U.	AMHERST	MA	800-843-5463	VISA	10.90	F	25	\$0.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	\$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	F	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	V	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	\$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	\$40.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	11.50	F	25	\$15.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	516-576-0405	VISA SECURED	17.50	F	0	\$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	516-576-0405	MC SECURED	17.50	V	0	\$30.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	800-717-3713	MC	12.90	F	25	\$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	800-717-3713	VISA	12.90	F	25	\$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	12.80	F	25	\$25.00	Y
UNIVERSITY C U	BOSTON	MA	800-654-7728	MC	11.95	F	25	\$10.00	Y
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	VISA GOLD	12.50	V	25	\$0.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	MC GOLD	12.50	V	25	\$0.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	VISA	12.50	V	25	\$0.00	N

**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	MC	12.90	V	25	\$0.00	N
W-G C U	WORCESTER	MA	800-843-5463	MC	12.50	F	25	\$15.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V	25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V	25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V	25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V	25	\$0.00	Y
WELLESLEY MUNICIPAL C U	WELLESLEY	MA	800-THE-LINE	VISA	12.50	F	25	\$0.00	Y
WEMELCO C U	WEST SPRINGFIELD	MA	800-654-7728	MC	10.60	F	25	\$0.00	Y
WESTERN MA PHONE WORKERS C U	SPRINGFIELD	MA	800-449-7728	VISA	9.90	V	25	\$0.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	F	25	\$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	F	25	\$20.00	Y
WOBNM MUNICIPAL EMPLOYEE C U	WOBNM	MA	617-933-2600	VISA	9.90	F	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC GOLD	18.99	V	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	19.90	F	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	19.90	F	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	18.99	V	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC GOLD	19.90	F	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	18.99	V	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	18.99	V	25	\$0.00	Y

**MASSACHUSETTS CHARGE CARD ISSUER'S REPORT**  
**MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C**  
**As of December 31, 1997**  
**(SORTED BY ISSUER IN ASCENDING ORDER)**

CHARGE CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
BENEFICIAL MASSACHUSETTS INC.	PEAPACK	NJ	908-781-3305	BENEFICIAL CREDIT SERVICES	18.00	F	25	\$0.00	Y
CITICORP RETAIL SERVICES	MELVILLE	NY	800-444-0171	BRADLEES	18.00	F	28	\$0.00	Y
CITGO PETROLEUM CORP.	TULSA	OK	800-756-2484	CITGO	18.00	F	25	\$0.00	N
CWT SPECIALTY STORES INC	S. ATTLEBORO	MA	508-339-6020	CHERRY & WEBB	18.00	F	25	\$0.00	Y
EMPIRE CLOTHING COMPANY	GLOUCESTER	MA	800-843-8005	EMPIRE	18.00	F	25	\$0.00	N
FARM PLAN CORPORATION	MADISON	WI	800-356-9033	FARM PLAN	17.40	V	25	\$0.00	N
J. C. PENNEY COMPANY INC.	PLANO	TX	800-542-0800	JC PENNEY	18.00	F	25	\$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JOHN DEERE CR. REV. PLAN	18.00	V	26	\$0.00	N
NEIMAN MARCUS	DALLAS	TX	214-761-2699	NEIMANMARCUS	18.00	V	30	\$0.00	Y
PURITAN CLOTHING COMPANY	HYANNIS	MA	508-775-2400	PURITAN CLOTHING	18.00	F	30	\$0.00	N
ROMM & COMPANY INC.	ST. BROCKTON	MA	508-587-2533	ROMM & CO	18.00	F	30	\$0.00	Y
TALBOTS, (THE) INC.	HINGHAM	MA	800-225-8204	TALBOTS	18.00	F	30	\$0.00	N



## INDEX

### A.) ABBREVIATIONS

CARD NAME : "MC" = MASTERCARD

F/V : "F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE

ADDT'L FEES: "Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

### B.) NUMBERS IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW( NOT ALL AGENTS LISTED BELOW APPEAR ON THE REPORT):

- |       |   |       |   |
|-------|---|-------|---|
| (1)   | HOUSEHOLD BANK, NA SALINAS, CA            | (13)  | COMMERCE BANK OF OMAHA, KANSAS CITY, MO     |
| (2)   | CHASE MANHATTAN BANK, WILMINGTON, DE      | (14)  | NATIONAL CITY BANK, COLUMBUS, OH            |
| (3)   | NORWEST CARD SERVICES, DES MOINES, IA     | (14C) | MBNA AMERICA, NEWARK, DE                    |
| (4)   | MELLON BANK, WILMINGTON, DE               | (14E) | MARYLAND BANK NA, BALTIMORE, MD             |
| (5)   | MARINE MIDLAND BANK, NEW YORK, NY         | (14F) | SUNAPOINT BANK, BEDFORD, NH                 |
| (6)   | INDIANA NATIONAL BANK, INDIANAPOLIS, IN   | (14G) | BANCORP NATIONAL BANK, COLUMBUS, OH         |
| (7)   | FIRST FINANCIAL SAVINGS, STEVEN POINT, WI | (14H) | CORESTATES BANK OF DELAWARE, WILMINGTON, DE |
| (12)  | FIRST NATIONAL BANK OF LINCOLNSHIRE, IL   | (14I) | BANKONE, COLUMBUS, OH                       |
| (12A) | INDIVIDUALIZED BK CARD SERV, WIL., DEL    | (14K) | FIRST USA, WILMINGTON, DE                   |

### C.) BANK LISTED TO THE LEFT OF A SLASHMARK IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

### D.) INITIALS FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

### E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE RATES REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.

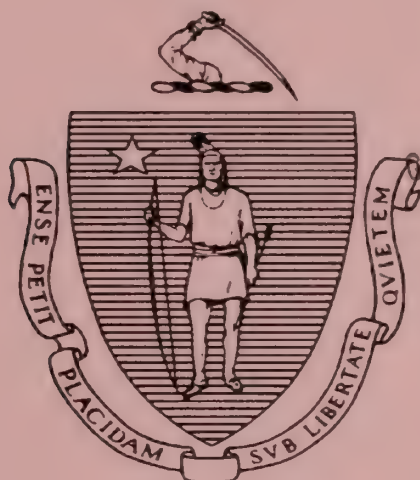






# *The Commonwealth of Massachusetts*

## COMMISSIONER OF BANKS



GOVERNMENT DOCUMENTS  
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## *SEMI-ANNUAL CREDIT CARD ISSUER'S REPORT*

PURSUANT TO:  
MASSACHUSETTS GENERAL LAWS  
CHAPTER 140 SECTION 114C

A. PAUL CELLUCCI  
GOVERNOR

*June 30, 1998*

THOMAS J. CURRY  
COMMISSIONER

*Published by:*  
William Francis Galvin, Secretary of the Commonwealth





**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
**MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C**  
**As of June 30, 1998**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	888-4-AGFA-CU	VISA	12.90	F	25	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA	15.00	V	25	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA	12.00	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BEST RATE GOLD	12.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BEST RATE OPTIMA	14.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BEST RATE OPTIMA	16.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BLUE AMERICAN EXPRESS	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BLUE AMERICAN EXPRESS CASH RE	17.25	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	BUYERS BONUS OPTIMA	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	17.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	17.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	13.60	V	25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	15.49	V	25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	12.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	15.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	15.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	13.60	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	13.60	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	15.40	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	12.40	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE GOLD OPTIMA	15.40	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE DELTA	17.90	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE DELTA	17.90	V	25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE DELTA	17.90	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE DELTA	17.90	V	25	\$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE INTERNAL LOC	15.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE INTERNAL LOC	15.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE INTERNAL LOC	15.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE INTERNAL LOC	12.40	V	25	\$75.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE INTERNAL LOC	17.25	V	25	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE INTERNAL LOC	15.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE LIMITS (SECURED)	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORP LIMITS (SECURED 150%)	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORPORATE LIMITS	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	SBS CORP PLATINUM OPTIMA	14.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA CLASSIC	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA CLASSIC	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA CLASSIC	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA CLASSIC	18.49	V	25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA EMPLOYEE	17.90	V	25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA GOLD	18.49	V	25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA GOLD	18.49	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA GOLD	18.49	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	DELTA GOLD	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	GOLF	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	HILTON	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	ITT SHERATON	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	NATIONAL MS SOCIETY	17.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	NEW YORK KNICKS (LOW)	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	NEW YORK KNICKS(HIGH)	21.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	NEW YORK RANGERS(LOW)	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	NEW YORK RANGERS(HIGH)	21.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA MEMBERSHIP REWARD(L	14.50	V	25	\$0.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA MEMBERSHIP REWARD(M	16.75	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA MEMBERSHIP REWARD(H	20.75	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA	16.75	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA BELOW PRIME	17.25	V	25	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA CASH BACK	15.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA CASH BACK	15.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA CASH REWARDS	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD	10.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD	14.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD	12.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD	12.50	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CUSTOM CARD	16.40	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CUSTOM CARD	16.40	V	25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CUSTOM CARD	16.40	V	25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CUSTOM CARD	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CUSTOM CARD	16.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA GOLD CASH REWARDS	18.49	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA PLATINUM	16.40	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA PLATINUM	14.50	V	25	\$75.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA STUDENT	18.49	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA(RECOVERY)	18.49	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA(RECOVERY)	17.49	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA(RECOVERY)	19.49	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA(RECOVERY)	18.40	V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA(RECOVERY)	18.40	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA CUSTOM CARD(RECOVERY)	20.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA CUSTOM CARD(RECOVERY)	16.49	V	25	\$20.00	Y

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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA CUSTOM CARD(RECOVERY)	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA CUSTOM CARD(RECOVERY)	18.49	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	800-933-2000	OPTIMA W/ DEPOSIT-100%	17.49	V	25	\$0.00	Y
ANDOVER FEDERAL C U	ANDOVER	MA	800-843-5463	OPTIMA W/ DEPOSIT-100%	17.49	F	25	\$15.00	Y
ANN TAYLOR	NEW HAVEN	CT	800-999-4554	OPTIMA W/ DEPOSIT-100%	17.49	F	27	\$0.00	Y
ATTLEBORO MUNI EMP. FED. C U	ATTLEBORO	MA	800-843-5463	OPTIMA W/ DEPOSIT-100%	16.49	F	25	\$0.00	Y
BRIDGEWATER C U	BRIDGEWATER	MA	800-654-7728	VISA	12.99	F	25	\$0.00	Y
BRIDGEWATER C U	BRIDGEWATER	MA	800-654-7728	VISA	12.99	F	25	\$0.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-THE-1-LINE	OPTIMA W/ DEPOSIT-150%	17.49	F	25	\$0.00	Y
BANK OF CANTON	CANTON	MA	781-828-5626	OPTIMA W/ DEPOSIT-200%	17.49	F	25	\$25.00	Y
BANK OF CANTON	CANTON	MA	781-828-5626	STANDARD OPTIMA	14.50	F	25	\$0.00	Y
BANK OF HOVEN	HOVEN	SD	800-342-4661	STANDARD OPTIMA	18.40	F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	800-342-4661	STANDARD OPTIMA	18.49	F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	800-342-4661	STANDARD OPTIMA	16.40	F	25	\$49.00	Y
BANK OF HOVEN	HOVEN	SD	800-342-4661	STANDARD OPTIMA	14.50	F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	800-342-4661	STANDARD OPTIMA CUSTOM CRD	16.40	F	25	\$49.00	Y
BANK OF HOVEN	HOVEN	SD	800-342-4661	SIGN&TRAVEL PREFERRED	15.50	F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	800-342-4661	SIGN&TRAVEL STANDARD	18.40	F	25	\$49.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	12.25	V	25	\$18.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	12.25	V	25	\$18.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA GOLD	12.25	V	25	\$28.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC GOLD	12.25	V	25	\$18.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	12.25	V	25	\$18.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	12.25	V	25	\$18.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA GOLD	12.25	V	25	\$28.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	12.25	V	25	\$12.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC GOLD	12.25	V	25	\$28.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	12.25	V	25	\$12.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA GOLD	12.25	V	25	\$18.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC GOLD	12.25	V	25	\$18.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	12.25	V	25	\$10.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA GOLD	14.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC GOLD	14.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	16.90	V	25	\$21.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	14.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	12.25	V	25	\$10.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC GOLD	12.25	V	25	\$10.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	16.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	16.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA GOLD	16.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC GOLD	16.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	16.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	16.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA GOLD	16.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC GOLD	16.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	15.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	15.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA GOLD	15.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC GOLD	15.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	14.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	12.25	V	25	\$10.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	16.90	V	25	\$21.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA	19.90	F	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	18.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA	18.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	19.90	F	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	15.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	15.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA GOLD	15.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC GOLD	15.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA CLASSIC	14.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	12.25	V	25	\$10.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	16.90	V	25	\$21.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA	19.90	F	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	18.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	VISA	18.40	V	25	\$0.00	Y
BANKBOSTON (NH)	NASHUA	NH	800-788-5000	MC	19.90	F	25	\$0.00	Y

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BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-523-7666	VISA	19.90	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-523-7666	MC GOLD	18.40	V	25	\$0.00	Y
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-523-7666	VISA GOLD	18.40	V	25	\$0.00	Y
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-523-7666	MC GOLD	19.90	F	25	\$0.00	Y
BENJAMIN FRANKLIN SAVINGS BANK(14C)	FRANKLIN	MA	800-523-7666	VISA GOLD	19.90	F	25	\$0.00	Y
BERKSHIRE BANK	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	V	25	\$40.00	Y
BOSTON EDISON EMPL C U	BOSTON	MA	800-654-7728	MC	12.90	F	25	\$15.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	800-654-7728	VISA	12.90	F	25	\$12.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	800-654-7728	MC	12.90	F	25	\$12.00	Y
BRAINTREE COOP BK	BRAINTREE	MA	800-237-6211	VISA	12.96	F	25	\$20.00	Y
BRIDGEWATER SAVINGS BANK(14C)	BRIDGEWATER	MA	508-697-6908	VISA	18.40	V	25	\$0.00	Y
BRIDGEWATER SAVINGS BANK(14C)	BRIDGEWATER	MA	508-697-6908	MC	18.40	V	25	\$0.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA	18.40	V	25	\$0.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREF	18.40	V	25	\$0.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	800-944-2726	MC	16.95	F	25	\$0.00	Y
BROCKTON C U	BROCKTON	MA	508-895-1000	MC	14.75	F	25	\$0.00	Y
BROCKTON C U	BROCKTON	MA	508-895-1000	VISA	14.75	F	25	\$0.00	Y
BROCKTON C U	BROCKTON	MA	508-895-1000	VISA SECURED	16.99	F	25	\$25.00	Y
BROCKTON C U	BROCKTON	MA	508-895-1000	VISA	14.75	F	25	\$0.00	Y
BROCKTON C U	BROCKTON	MA	508-895-1000	VISA	13.99	F	25	\$0.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F	25	\$15.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3603	MC GOLD	9.99	V	20	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA	9.99	V	20	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC	9.99	V	20	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA GOLD	9.99	V	20	\$0.00	Y
BROTHERHOOD C U **	LYNN	MA	617-598-5555	VISA	9.40	F	25	\$0.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC GOLD	16.45	F	25	\$45.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC	16.45	F	25	\$0.00	Y



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CARMEL C U **	CHELSEA	MA	800-THE-LINE	MC	12.50	V	25	\$10.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-843-5463	VISA	12.90	F	25	\$12.00	Y
CHADWICK FEDERAL C U	NORWOOD	MA	617-255-4358	VISA	11.90	F	25	\$12.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	15.40	V	30	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	17.90	V	25	\$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	15.40	V	30	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	MC	18.40	V	25	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	VISA GOLD	18.40	V	25	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	MC	14.99	F	25	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	VISA	18.40	V	25	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	MC GOLD	18.40	V	25	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	MC GOLD	14.99	F	25	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	VISA GOLD	14.99	F	25	\$0.00	Y
CHELSEA-PROVIDENCE COOP BANK(14C)	CHELSEA	MA	800-545-7899	VISA	14.99	F	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	GOLD VISA	12.90	F	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	13.50	V	25	\$35.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	CLASSIC MC	12.90	F	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	MC CREDIT BUILDER SECURED	15.65	V	25	\$25.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	CLASSIC VISA	12.90	F	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	GOLD MC	12.90	F	25	\$0.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	VISA CREDIT BUILDER SECURED	15.65	V	25	\$25.00	Y
CITIZENS BANK OF RI	PROVIDENCE	RI	800-922-9999	GOOD CITIZENS VISA	16.40	V	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.15	V	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.90	F	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.15	V	25	\$0.00	N

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CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.15	V	25	\$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.15	V	25	\$0.00	N
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.40	F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.40	F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.40	V	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.40	V	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.40	V	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.40	F	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.40	V	25	\$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD(14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.40	F	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6880	VISA WORCESTER PUBLIC SCHOOLS	13.00	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6860	MC CENTURY	12.50	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6860	MC PRIME GROUP	12.50	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6880	VISA COMMERCE INSURANCE	12.50	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6860	MC PRIME GROUP	12.50	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6880	MC CLASSIC	14.50	F	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6860	VISA CENTURY	12.50	V	25	\$0.00	Y
COMMERCE BANK & TRUST	WORCESTER	MA	508-797-6860	VISA CLASSIC	14.50	F	25	\$0.00	Y
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	800-232-1604	MC	10.90	F	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	MC GOLD	18.90	V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	MC	18.90	V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	VISA GOLD	18.90	V	25	\$0.00	Y
COUNTRYBANK FOR SAVINGS(14C)	WARE	MA	800-635-0581	VISA	18.90	V	25	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	508-580-6283	MC	13.45	F	25	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	508-580-6283	VISA	13.45	F	25	\$0.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	18.80	F	25	\$29.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90	F	25	\$20.00	Y



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CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA UNITY	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY BASS	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA	15.90	F	25	\$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90	F	25	\$20.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA	10.90	V	25	\$0.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA	10.90	V	25	\$0.00	Y
DIRECT FEDERAL C U	NEEDHAM HGT'S	MA	781-455-6500	VISA	12.40	V	25	\$0.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	800-874-2100	MC	16.95	V	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	800-874-2100	VISA	16.95	V	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	800-874-2100	MC GOLD	14.95	V	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	800-874-2100	VISA GOLD	14.95	V	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	E. BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	25	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	E. BRIDGEWATER	MA	800-874-2100	MC	19.80	F	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	E. BRIDGEWATER	MA	800-874-2100	VISA	19.80	F	25	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK(5)	E. BRIDGEWATER	MA	800-874-2100	MC GOLD	19.80	F	25	\$36.00	Y
EAST CAMBRIDGE SAVINGS BANK (292)	CAMBRIDGE	MA	800-635-0581	MC	17.15	V	25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (292)	CAMBRIDGE	MA	800-635-0581	VISA	17.15	V	25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (292)	CAMBRIDGE	MA	800-635-0581	MC	17.15	V	25	\$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (292)	CAMBRIDGE	MA	800-635-0581	VISA	17.15	V	25	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	18.40	V	20	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	16.40	V	20	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	16.40	V	20	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	16.40	V	20	\$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	18.40	V	20	\$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	16.40	V	20	\$25.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	800-944-2726	VISA	14.90	F	25	\$0.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	800-944-2726	MC	14.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	18.90	F	25	\$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	15.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	15.90	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	18.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	11.90	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	18.40	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	18.40	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	18.40	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	18.40	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	9.99	F	25	\$15.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	11.50	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	16.00	F	25	\$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	11.50	V	25	\$45.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC	11.50	V	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	12.99	F	25	\$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA	13.99	F	25	\$0.00	Y



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FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	978-356-3700	BUSINESS FIRST MC	11.00	V	25	\$50.00	Y
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	978-356-3700	PERSONAL FIRST MC	14.00	V	25	\$0.00	Y
FITCHBURG MUNICIPAL EMPLOYEE C U	FITCHBURG	MA	978-342-1827	VISA	12.90	F	25	\$0.00	Y
FLORENCE SAVINGS BANK(14C)	FLORENCE	MA	800-545-7899	VISA	18.15	F	25	\$0.00	Y
FLORENCE SAVINGS BANK(14C)	FLORENCE	MA	800-545-7899	VISA GOLD	18.15	F	25	\$0.00	Y
FOUR RIVERS FEDERAL C U	TURNERS FALLS	MA	800-843-5463	VISA	11.90	V	25	\$15.00	Y
GANTOS INC.	GRAND RAPIDS	MI	616-949-6951	GANTOS	18.00	F	28	\$0.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMP-U-CARD CLASSIC	19.35	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMP-U-CARD CLASSIC	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	COMP-U-CARD CLASSIC	17.40	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EMPLOYEE MC	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ENCORE MC	22.45	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ENCORE MC	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ENCORE MC	17.40	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	FLAGSHIP RESOL. CLASSIC	19.90	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS CLASSIC MC	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS CLASSIC MC	20.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS CLASSIC MC	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS CLASSIC MC	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS CLASSIC MC	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS CLASSIC MC	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS CLASSIC MC	20.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME CLASSIC	19.80	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME CLASSIC	18.00	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME CLASSIC	15.90	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IHRA ASSOC. CLASSIC	18.30	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.30	V	25	\$20.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	19.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	21.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	LEUMI CLASSIC	19.80	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	LEUMI GOLD	16.80	F	25	\$45.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	PREF/BRENDLE'S MC CLASSIC	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	PREF/BRENDLE'S MC CLASSIC	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	PREF/BRENDLE'S MC CLASSIC	20.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	RADIO MC CLASSIC	18.30	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1 CLASSIC	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2 GOLD	18.90	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2 GOLD	17.40	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	DDD GOLD	19.80	F	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	DDD GOLD	25.45	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN GOLD	13.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELITE GOLD MC	15.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC GOLD	20.90	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC GOLD	20.90	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC GOLD	17.40	V	25	\$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC GOLD	17.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS VISA CLASSIC	18.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME CLASSIC	16.90	F	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AMES CLASSIC	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	16.44	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1 CLASSIC	17.40	V	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME CLASSIC	15.90	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME CLASSIC	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GOLDOME CLASSIC	17.40	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.21	V	25	\$0.00	Y

\*Introductory Rate



**MASSACHUSETTS CREDIT CARD ISSUER'S REPORT**  
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	18.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	LEUMI CLASSIC	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON MC	18.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN GOLD VISA	13.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACY'S	21.60	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-743-6229	MACYS	21.60	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	16.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	STUDENT CARD MC CLASSIC	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	16.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	18.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	21.79	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS VISA CLASSIC	18.30	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	AMES CLASSIC	19.80	F	25	\$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1 CLASSIC	24.00	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1 CLASSIC	20.80	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1 GOLD	19.40	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2 CLASSIC	20.80	F	25	\$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2 CLASSIC	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 2 GOLD	19.40	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	CCSB CLASSIC	22.45	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	CCSB CLASSIC	24.45	V	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	CCSB CLASSIC	17.40	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB VISA CLASSIC	16.44	V	0	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ABS VISA GOLD	16.15	V	0	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ABS MC GOLD	14.15	V	0	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ABS MC STANDARD	14.15	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ASB MC SHOPPER	16.15	V	0	\$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	BANK ONE 1 GOLD	16.80	F	25	\$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VISA GOLD	15.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS CLASSIC	17.21	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	17.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	IWC	17.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MC CLASSIC	13.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.40	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	16.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	17.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.71	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	16.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	18.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	16.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.03	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.38	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.59	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.57	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.75	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	17.84	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.75	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	17.84	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.71	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	17.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.71	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.03	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	19.59	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	15.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	16.38	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	15.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	12.38	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	18.00	F	0	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	14.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	14.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	15.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	15.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	15.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	15.09	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	17.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	15.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	15.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	15.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	16.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	14.59	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	16.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	EXXON CARD MC CLASSIC	17.62	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.84	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	18.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	19.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	19.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD MC	15.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC GOLD	16.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC GOLD	17.84	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC GOLD	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	13.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	15.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	17.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	16.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	18.80	V	25	\$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	16.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	16.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	16.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	16.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	14.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	14.84	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	14.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	14.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC VISA CLASSIC	16.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD VISA GOLD	16.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD VISA GOLD	14.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD VISA GOLD	14.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD VISA GOLD	16.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD VISA GOLD	16.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD VISA GOLD	14.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD VISA GOLD	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE GOLD VISA GOLD	15.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC GOLD	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	13.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	18.80	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	15.10	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	17.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.70	V	25	\$0.00	Y



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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	FV	GRACE PERIOD	ANNUAL FEE	ADD'L FEES
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	14.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	15.10	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC CLASSIC	16.70	V	25	\$18.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	16.65	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	16.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	18.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS MC CLASSIC	17.62	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ABS VISA CLASSIC	17.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFUN CLASSIC	13.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	HIT OR MISS VISA CLASSIC	18.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.50	F	25	\$35.00	Y



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GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.50	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.50	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.00	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.00	F	25	\$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	SECURED CARD CLASSIC	19.00	F	25	\$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.74	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MONTGOMERY WARD	17.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATION	17.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATION	17.18	V	25	\$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATION	18.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE VACATION	18.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE REWARDS	18.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	18.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFVN VISA GOLD	13.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	18.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	18.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	16.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE CLASSIC	16.43	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	18.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	MWARD	18.18	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	ELFVN MC GOLD	13.21	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC GOLD	15.90	F	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC	17.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC	15.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC	17.99	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC PLATINUM	15.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC PLATINUM	15.91	V	25	\$0.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC PLATINUM	12.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC PLATINUM	19.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC PLATINUM	19.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE MC PLATINUM	15.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC	16.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC	11.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC	15.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC PLATINUM	11.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC PLATINUM	12.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC PLATINUM	15.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC PLATINUM	19.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT VISA PLATINUM	19.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT VISA GOLD	11.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT VISA GOLD	15.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT VISA GOLD	19.70	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC	18.92	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT MC PLATINUM	12.90	V	25	\$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	MASON	OH	800-544-5232	GE SELECT VISA PLATINUM	11.90	V	25	\$0.00	Y
GFA FEDERAL C U **	GARDNER	MA	800-THE-LINE	VISA	14.50	V	25	\$0.00	Y
GFA FEDERAL C U **	GARDNER	MA	800-THE-LINE	VISA	12.50	V	25	\$12.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	800-237-6211	VISA	15.90	F	25	\$0.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	800-237-6211	MC	12.90	F	25	\$15.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-4PT-CARD	PRIVATE ISSUE	15.40	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	17.40	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-272-8693	BRAVO*	17.40	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-586-6824	NOVUS	5.90	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-332-2785	NOVUS	5.90	V	25	\$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-450-7067	NOVUS	5.90	V	25	\$0.00	Y



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GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-228-0605	NOVUS	5.90	V	25	\$0.00	Y
BANK OF NEW CASTLE	NEW CASTLE	DE	888-284-6640	NOVUS	5.90	V	25	\$0.00	Y
GREYLOCK CREDIT UNION	PITTSFIELD	MA	800-237-6211	VISA	12.48	F	25	\$0.00	Y
GREYLOCK CREDIT UNION	PITTSFIELD	MA	800-237-6211	VISA	12.48	F	25	\$15.00	Y
GREYLOCK CREDIT UNION	PITTSFIELD	MA	800-237-6211	VISA	12.48	F	25	\$7.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-636-4328	VISA	11.90	F	25	\$0.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-636-4328	VISA	11.90	F	25	\$0.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	781-749-2026	VISA	11.75	F	25	\$0.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	12.90	F	25	\$15.00	Y
HOLYOKE C U	HOLYOKE	MA	800-634-7728	MC	11.90	F	28	\$10.00	Y
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	\$0.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	978-659-4700	VISA	10.90	F	25	\$15.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	978-659-4700	VISA	12.90	F	25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC STANDARD	15.40	V	25	\$24.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.40	V	25	\$36.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC STANDARD	17.40	V	25	\$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	17.40	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	F	25	\$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	THE VERY THING	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-329-9713	NICOLE SUMMER	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	800-810-3202	CHILDREN'S PLACE	21.96	V	25	\$0.00	Y



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HURLEY STATE BANK	ST LOUIS FALL	SD	800-736-7100	PS PLUS SIZES	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-329-9713	J. JILL	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-735-7310	PAUL HARRIS	22.60	F	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-995-9610	MEDCASH	21.96	F	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-767-7516	RADIO SHACK	22.85	V	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-995-9620	BETASERON	12.00	F	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-764-3284	ACCENTE	22.16	V	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-767-1431	COMPUTER CITY	22.25	V	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-733-2392	OFFICE MAX	22.16	V	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-735-7310	PAUL HARRIS STARTER	24.00	F	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-634-5452	HOMETOWN	21.00	F	25	\$0.00	Y
HURLEY STATE BANK	ST LOUIS FALL	SD	800-736-7961	LAURA ASHLEY	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /AMER AIRLINES	ST LOUIS FALL	SD	800-733-2654	AMERICAN AIRLINES	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /B MOSS STARTER	ST LOUIS FALL	SD	800-798-7038	B. MOSS STARTER	24.00	V	25	\$0.00	Y
HURLEY STATE BANK /BOMBAY	ST LOUIS FALL	SD	800-244-2874	BOMBAY	22.20	V	25	\$0.00	Y
HURLEY STATE BANK /CATHERINE'S INC.	ST LOUIS FALL	SD	800-736-7101	CATHERINE'S INC.	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /GOODYEAR	ST LOUIS FALL	SD	800-767-1114	GOODYEAR	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /HELZBERG	ST LOUIS FALL	SD	800-767-8035	HELZBERG DIAMONDS	21.96	F	25	\$0.00	Y
HURLEY STATE BANK /THE TIRE CARD	ST LOUIS FALL	SD	800-995-9646	THE TIRE CARD	22.80	F	25	\$0.00	Y
HURLEY STATE BANK /UNITED TRAVEL CARD PRO.	ST LOUIS FALL	SD	800-767-7574	UNITED TRAVEL CARD PRO.	22.30	V	25	\$0.00	Y
HURLEY STATE BANK /ASSOC/BRANDS	ST LOUIS FALL	SD	800-995-9658	ASSOCIATE BRANDS	22.80	F	25	\$0.00	Y
HURLEY STATE BANK/B. MOSS	ST LOUIS FALL	SD	800-798-7038	B. MOSS	21.98	V	25	\$0.00	Y
HURLEY STATE BANK/FOX JEWELERS	ST LOUIS FALL	SD	800-210-5867	ROGERS JEWELERS	23.05	V	25	\$0.00	Y
HURLEY STATE BANK/FRED MEYER	ST LOUIS FALL	SD	800-767-9820	FRED MEYER	22.44	V	25	\$0.00	Y
HURLEY STATE BANK/HOMEPLACE	ST LOUIS FALL	SD	800-810-3207	HOMEPLACE	21.96	V	25	\$0.00	Y
HURLEY STATE BANK/LURIA'S	ST LOUIS FALL	SD	800-329-9711	AMERICA'S DIAMOND & GOLD CAR	21.96	F	25	\$0.00	Y
HURLEY STATE BANK/MCDUFF PUR. POW.	ST LOUIS FALL	SD	800-921-2200	GANDER MOUNTAIN	22.96	F	25	\$0.00	Y
HURLEY STATE BANK/VSS/ADDED/DIMEN	ST LOUIS FALL	SD	800-767-1296	ADDED DIMENSIONS	21.96	F	25	\$0.00	Y

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HURLEY STATE BANK/WINSTON TIRE	SIoux FALL	SD	800-767-0295	WINSTON TIRE	22.71	V	25	\$0.00	Y
HURLEY STATE BANKS/KRIGEL'S JEWELERS	SIoux FALL	SD	800-872-9810	KRIGEL'S JEWELERS	19.32	V	25	\$0.00	Y
HURLEY STATE BANK/RIDDLE'S JEWELERS	SIoux FALL	SD	800-736-7990	RIDDLE'S JEWELRY	19.32	V	25	\$0.00	Y
HURLEY STATE BANK/PREMIER FINE JEWELRY	SIoux FALL	SD	800-253-9851	PREMIER FINE JEWELRY	22.60	V	25	\$0.00	Y
HURLEY STATE BANK/ULTRA DIAMOND & GOLD OUT	SIoux FALL	SD	800-358-8923	ULTRA DIAMOND & GOLD OUTLET	22.60	V	25	\$0.00	Y
HURLEY STATE BANK/LITTMAN/BARCLAY JEWELERS	SIoux FALL	SD	800-736-7106	LITTMAN/BARCLAY/JEWELERS	23.60	V	25	\$0.00	Y
HURLEY STATE BANK/JAY JACOBS	SIoux FALL	SD	888-257-4602	JAY JACOBS	24.60	V	25	\$0.00	Y
HURLEY STATE BANK/JCK DIAMONDS & GEMS	SIoux FALL	SD	800-736-7106	JCK DIAMONDS & GEMS	21.32	V	25	\$0.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-426-1114	VISA	13.90	F	25	\$25.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-426-1114	MC	13.90	F	25	\$40.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-426-1114	MC	13.90	F	25	\$25.00	Y
I-C FEDERAL C U	FITCHBURG	MA	508-343-3725	VISA	13.90	F	25	\$20.00	Y
I-C FEDERAL C U	FITCHBURG	MA	508-343-3725	VISA GOLD	10.99	F	25	\$29.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA	15.00	V	25	\$25.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA	14.25	V	25	\$10.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-944-2726	MC	6.95	F	25	\$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-944-2726	MC	7.95	F	25	\$0.00	Y
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F	25	\$0.00	Y
LEOMINISTER C U	LEOMINISTER	MA	978-537-8021	VISA	14.50	V	25	\$20.00	Y
LEOMINISTER C U	LEOMINISTER	MA	978-537-8021	VISA SECURED	17.50	V	25	\$20.00	Y
LEOMINISTER C U	LEOMINISTER	MA	978-537-8021	VISA GOLD	14.50	V	25	\$20.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	15.40	V	25	\$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	15.40	V	25	\$0.00	Y
LOUISE E. MILLS C U	MERRIMAC	MA	800-THE-1-LINE	VISA	12.50	F	25	\$0.00	Y
LOWELL FIVE CENTS SAVING BANK	LOWELL	MA	800-955-9900	VISA	13.99	F	24	\$0.00	Y
LUSO AMERICAN C U	PEABODY	MA	800-654-7728	VISA	11.00	F	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	MC GOLD	18.40	V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	MC	18.40	V	25	\$0.00	Y



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MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	VISA	18.40	V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	800-635-0581	VISA GOLD	18.40	V	25	\$0.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F	25	\$20.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F	25	\$40.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	\$40.00	Y
MARTHA'S VINEYARD CO-OP BANK(14C)	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F	25	\$20.00	Y
MASS MUTUAL FEDERAL CU	SPRINGFIELD	MA	800-790-7728	VISA GOLD	10.50	V	25	\$0.00	Y
MASS MUTUAL FEDERAL CU	SPRINGFIELD	MA	800-556-5678	VISA CLASSIC	12.50	V	25	\$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	12.99	F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	80-635-0581	MC	17.40	F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-635-0581	VISA	18.40	V	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-635-0581	MC	18.40	V	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-635-0581	VISA	17.40	F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-635-0581	MC	17.40	F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-635-0581	VISA	17.40	V	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	17.40	V	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-635-0581	VISA	11.99	F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-556-2328	VISA	11.50	V	25	\$25.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	617-247-2800	VISA GOLD	11.50	V	25	\$25.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	617-247-2800	MC GOLD	11.50	V	25	\$15.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	617-247-2800	MC CLASSIC	11.50	V	25	\$15.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	617-247-2800	VISA CLASSIC	11.50	V	25	\$15.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-843-5463	VISA	9.90	F	25	\$0.00	N
MEDFORD BANK (14C)	MEDFORD	MA	800-654-7728	VISA	12.90	F	25	\$15.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-654-7728	VISA	11.90	F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-654-7728	VISA SECURED	12.90	F	25	\$45.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	800-654-7728	VISA AFFINITY	11.90	F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	877-463-6287	MC	18.15	V	25	\$0.00	Y



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MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	877-463-6287	MC	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	877-463-6287	MC GOLD	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	877-463-6287	MC GOLD	18.15	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	877-463-6287	VISA	18.15	V	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	877-463-6287	VISA	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	877-463-6287	VISA GOLD	19.90	F	25	\$0.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	877-463-6287	VISA GOLD	18.15	V	25	\$0.00	Y
MILESTONE FEDERAL C U	BEDFORD	MA	781-271-8680	MC	12.90	V	25	\$15.00	Y
MILESTONE FEDERAL C U	BEDFORD	MA	781-271-8680	MC GOLD	12.40	V	25	\$25.00	Y
MILFORD FEDERAL SAVINGS & LOAN(14C)	MILFORD	MA	800-635-0581	MC	14.99	F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(14C)	MILFORD	MA	800-635-0581	VISA	18.40	V	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(14C)	MILFORD	MA	800-635-0581	MC	18.40	V	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(14C)	MILFORD	MA	800-635-0581	VISA	14.99	F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.40	V	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(14C)	MILFORD	MA	800-635-0581	VISA GOLD	14.99	F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(14C)	MILFORD	MA	800-635-0581	MC GOLD	18.40	V	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(14C)	MILFORD	MA	800-635-0581	MC GOLD	14.99	F	25	\$0.00	Y
MILBURY FEDERAL C U **	MILBURY	MA	800-843-5463	VISA	11.90	F	25	\$0.00	Y
MILBURY NATIONAL BANK (4)	MILBURY	MA	800-423-7503	MC	14.16	F	25	\$15.00	Y
MILBURY NATIONAL BANK (4)	MILBURY	MA	800-423-7503	VISA	14.16	F	25	\$15.00	Y
MILBURY NATIONAL BANK (4)	MILBURY	MA	800-423-7503	VISA GOLD	14.16	F	25	\$15.00	Y
MILBURY NATIONAL BANK (4)	MILBURY	MA	800-423-7503	MC GOLD	14.16	F	25	\$15.00	Y
MOBIL OIL CREDIT CORP.	LENEXA	KS	800-225-9547	MOBIL	17.40	F	25	\$0.00	Y
MOBIL OIL CREDIT CORP.	LENEXA	KS	800-225-9547	MOBIL PLUS	17.40	F	25	\$25.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-634-7728	VISA CLASSIC	9.50	F	25	\$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-634-7728	VISA GOLD	9.50	F	25	\$0.00	N
MUTUAL FED SVGS BANK/PLYMOUTH CITY (14C)	WHITMAN	MA	800-441-9977	VISA	19.90	F	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CITY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	19.90	F	25	\$0.00	Y

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MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.15	V	25	\$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.15	V	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-847-7378	VISA	18.40	V	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-847-7378	VISA	19.90	F	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-847-7378	VISA	18.40	V	25	\$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-847-7378	VISA	19.90	F	25	\$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	\$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	\$20.00	N
NATICK METROWEST C U	NATICK	MA	800-THE-LINE	MC	8.90	F	25	\$0.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F	25	\$0.00	Y
NESEC FEDERAL C U	BOSTON	MA	800-843-5463	VISA	12.50	F	25	\$15.00	N
NORTHEAST COMMUNITY C U	HAVERHILL	MA	800-843-5463	VISA	12.50	F	25	\$0.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	MC	9.90	F	25	\$0.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	9.90	F	25	\$0.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.90	V	25	\$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	25	\$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V	25	\$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V	25	\$20.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V	25	\$40.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	25	\$20.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.90	V	25	\$40.00	Y
NORWEST/SANDWICH COOP. BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V	25	\$20.00	Y
NORWOOD COOP BANK (14C)	NORWOOD	MA	800-545-7899	MC PREFERRED	18.90	V	25	\$20.00	Y
NORWOOD COOP BANK (14C)	NORWOOD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	\$20.00	Y
NORWOOD COOP BANK (14C)	NORWOOD	MA	800-545-7899	MC GOLD	18.90	V	25	\$40.00	Y
NORWOOD COOP BANK (14C)	NORWOOD	MA	800-545-7899	VISA GOLD	18.90	V	25	\$40.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7412	VISA	10.90	F	25	\$10.00	Y
TELECOM COOP BANK(14C)	BOSTON	MA	800-545-7899	MC GOLD	18.15	F	25	\$0.00	Y



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TELECOM COOP BANK(14C)	BOSTON	MA	800-545-7899	MC	18.15	F	25	\$0.00	Y
TELECOM COOP BANK(14C)	BOSTON	MA	800-545-7899	VISA GOLD	18.15	F	25	\$0.00	Y
TELECOM COOP BANK(14C)	BOSTON	MA	800-545-7899	VISA	18.15	F	25	\$0.00	Y
PIER 1 IMPORTS (USA) INC.	FORT WORTH	TX	800-767-3662	PIER 1 IMPORTS	21.00	V	25	\$0.00	Y
PLYMOUTH CITY TEACHERS FED C U	W. WAREHAM	MA	800-843-5463	VISA	12.50	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	17.40	V	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	18.90	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	17.40	V	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	17.40	V	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	18.90	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	17.40	V	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	18.90	F	25	\$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	18.90	F	25	\$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	617-479-5558	MC	11.90	V	25	\$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	617-479-5558	VISA	11.90	V	25	\$0.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	781-878-0232	VISA	11.90	F	25	\$0.00	Y
RTN FEDERAL C U	WALTHAM	MA	800-654-7728	VISA	12.60	F	25	\$10.00	Y
RTN FEDERAL C U	WALTHAM	MA	800-654-7728	MC	12.60	F	25	\$10.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	978-546-3411	MC	14.50	V	25	\$0.00	Y
S & W FEDERAL C U	BOSTON	MA	800-600-5209	VISA	11.90	F	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-7378	MC PREMIUM/GOLD	16.40	V	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-7378	MC PREFERRED	16.40	V	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-7378	VISA PREFERRED	16.40	V	25	\$0.00	Y
SALEM FIVE CENTS SAVINGS BANK	SALEM	MA	800-847-7378	VISA PREMIUM/GOLD	16.40	V	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	800-545-7899	MC	19.90	F	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	800-545-7899	MC	18.15	V	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	800-545-7899	VISA	19.90	F	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	800-545-7899	VISA	18.15	V	25	\$0.00	Y



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SAUGUS COOP BANK(14C)	SAUGUS	MA	800-545-7899	MC GOLD	19.90	F	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	800-545-7899	MC GOLD	18.15	V	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	800-545-7899	VISA GOLD	18.15	V	25	\$0.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	800-843-5463	MC	10.50	F	25	\$12.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	\$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	9.90	F	25	\$0.00	Y
SHARON C U	SHARON	MA	800-654-7728	VISA	9.90	F	25	\$15.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL	18.00	F	25	\$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL FLEET	18.00	F	25	\$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL SELECT	18.00	F	25	\$20.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL FLEET PLUS	18.00	F	25	\$0.00	Y
SHREWSBURY MUN. EMPLOYEE C U	SHREWSBURY	MA	508-845-6755	VISA	9.99	F	25	\$0.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	\$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	\$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	\$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	\$15.00	N
SOUTHBIDGE C U	SOUTHBIDGE	MA	800-654-7728	MC GOLD PREMIUM	12.90	F	25	\$30.00	Y
SOUTHBIDGE C U	SOUTHBIDGE	MA	800-654-7728	MC	12.90	F	25	\$0.00	Y
SOUTHBIDGE C U	SOUTHBIDGE	MA	800-654-7728	MC GOLD	12.90	F	25	\$15.00	Y
SOUTHERN MA PHONE WORKERS C U	FAIRHAVEN	MA	800-654-7728	MC	13.90	F	25	\$0.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	781-438-3959	VISA	9.90	V	25	\$0.00	Y
ST. MICHAELS-FALL RIVER C U**	FALL RIVER	MA	800-843-5463	VISA CLASSIC	10.75	F	25	\$0.00	N
SUMMIT BANK(14C)	MEDWAY	MA	800-545-7899	VISA	17.90	F	25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	800-545-7899	VISA	18.40	F	25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	800-545-7899	VISA	18.40	V	25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	800-545-7899	VISA	17.90	F	25	\$0.00	Y
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	\$0.00	Y

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TAUNTON FEDERAL C U **	TAUNTON	MA	508-843-5463	VISA	12.99	F	25	\$0.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	9.50	F	25	\$0.00	N
TEWKSBURY MUNICIPAL EMPLOYEE C U	TEWKSBURY	MA	800-843-5463	MC	10.90	F	25	\$15.00	Y
UMASS/3 COLLEGE FEDERAL C.U.	AMHERST	MA	800-843-5463	VISA CLASSIC	11.90	F	25	\$0.00	Y
UMASS/3 COLLEGE FEDERAL C.U.	AMHERST	MA	800-843-5463	VISA GOLD	10.90	F	25	\$0.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	\$40.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	11.50	F	25	\$0.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	516-576-0405	VISA	17.50	F	0	\$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	516-576-0405	MC	17.50	V	0	\$30.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA CLASSIC	12.90	F	25	\$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	12.90	F	25	\$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	12.90	F	25	\$25.00	Y
UNIVERSITY C U	BOSTON	MA	800-634-7728	MC	11.95	F	25	\$10.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	VISA GOLD	12.50	V	25	\$0.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	MC GOLD	12.50	V	25	\$0.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	VISA CLASSIC	12.50	V	25	\$0.00	N
USAA FEDERAL SAVINGS BANK	SAN ANTONIO	TX	800-922-9092	MC	12.50	V	25	\$0.00	N
W-G C U	WORCESTER	MA	800-843-5463	MC	12.50	F	25	\$15.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V	25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V	25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V	25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V	25	\$0.00	Y
WELLESLEY MUNICIPAL C U	WELLESLEY	MA	800-THE-LINE	VISA CLASSIC	12.50	F	25	\$0.00	Y
WINTHROP C U	WINTHROP	MA	800-THE-LINE	VISA	11.90	F	25	\$0.00	Y
WEMELCO C U	WEST SPRINGFIELD	MA	800-654-7728	MC	10.60	F	25	\$0.00	Y
WESTERN MA PHONE WORKERS C U	SPRINGFIELD	MA	800-449-7728	VISA	9.90	F	25	\$0.00	Y
WESTPORT FEDERAL C U	WESTPORT	MA	800-843-5463	VISA	13.99	F	25	\$0.00	N
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	F	25	\$20.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	F	25	\$20.00	Y
WOBBURN MUNICIPAL EMPLOYEE C U	WOBBURN	MA	617-933-2600	VISA	9.90	F	25	\$0.00	Y
WORKERS' C U	FITCHBURG	MA	800-843-5463	VISA	12.90	F	25	\$0.00	Y
WORKERS' C U	FITCHBURG	MA	800-843-5463	VISA	12.90	F	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC GOLD	18.40	V	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	19.90	F	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	19.90	F	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	18.40	V	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC GOLD	19.90	F	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	18.40	V	25	\$0.00	Y
WORONOCO SAVINGS BANK(14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	18.40	V	25	\$0.00	Y



# INDEX

## A.) ABBREVIATIONS

CARD NAME : "MC" = MASTERCARD  
 F/V : "F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE  
 ADDT'L FEES: "Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

## B.) NUMBERS IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW( NOT ALL AGENTS LISTED BELOW APPEAR ON THE REPORT):

- |       |   |       |   |
|-------|---|-------|---|
| (1)   | HOUSEHOLD BANK, NA SALINAS, CA            | (13)  | COMMERCE BANK OF OMAHA, KANSAS CITY, MO     |
| (2)   | CHASE MANHATTAN BANK, WILMINGTON, DE      | (14)  | NATIONAL CITY BANK, COLUMBUS, OH            |
| (3)   | NORWEST CARD SERVICES, DES MOINES, IA     | (14C) | MBNA AMERICA, NEWARK, DE                    |
| (4)   | MELLON BANK, WILMINGTON, DE               | (14E) | MARYLAND BANK NA, BALTIMORE, MD             |
| (5)   | MARINE MIDLAND BANK, NEW YORK, NY         | (14F) | SUNAPPOINT BANK, BEDFORD, NH                |
| (6)   | INDIANA NATIONAL BANK, INDIANAPOLIS, IN   | (14G) | BANCOHIO NATIONAL BANK, COLUMBUS, OH        |
| (7)   | FIRST FINANCIAL SAVINGS, STEVEN POINT, WI | (14H) | CORESTATES BANK OF DELAWARE, WILMINGTON, DE |
| (12)  | FIRST NATIONAL BANK OF LINCOLNSHIRE, IL   | (14J) | BANKONE, COLUMBUS, OH                       |
| (12A) | INDIVIDUALIZED BK CARD SERV, WIL., DEL    | (14K) | FIRST USA, WILMINGTON, DE                   |

## C.) BANK LISTED TO THE LEFT OF A SLASHMARK IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

## D.) INITIALS FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

## E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE RATES REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.





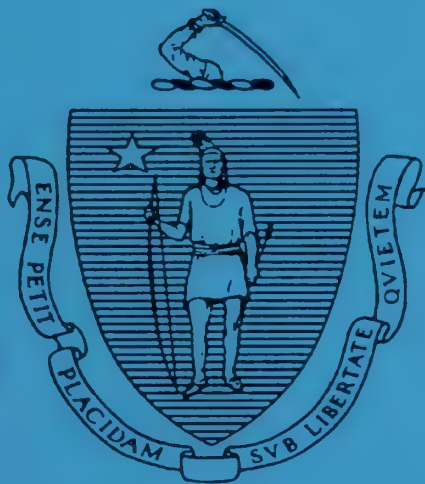




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# *The Commonwealth of Massachusetts*

## COMMISSIONER OF BANKS



GOVERNMENT DOCUMENTS  
COLLECTION

JUL 19 2000

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## *SEMI-ANNUAL CREDIT CARD ISSUER'S REPORT*

PURSUANT TO:  
MASSACHUSETTS GENERAL LAWS  
CHAPTER 140 SECTION 114C

A. PAUL CELLUCCI  
GOVERNOR

**12/31/1999**

THOMAS J. CURRY  
COMMISSIONER

**ASCENDING ORDER  
BY ISSUER  
BY APR**

*Published by:*  
William Francis Galvin, Secretary of the Commonwealth

CREDIT CARD REPORT  
CREDITCARDREPOR



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**\$3.15**





# Massachusetts Credit Card Issuers's Report

## Massachusetts General laws Chapter 140 Section 114C

As of December 31, 1999

(Sorted By Issuer in Ascending Order)

Credit Card Issuer	City	State	Telephone	Card Name	APR	F/V	Grace Period	Annual Fee	Add'l Fees
1st UNIVERSAL FEDERAL CU	BOSTON	MA	800-600-5209	VISA	11.9	<input type="checkbox"/> F	25	\$0.00	Y
AAL MEMBER C.U.	APPLETON	WI	800-345-1851X349	VISA CLASSIC PRIME PLUS	10	<input type="checkbox"/> V	25	\$25.00	Y
AAL MEMBER C.U.	APPLETON	WI	800-345-1851X349	VISA GOLD PRIME PLUS	10.5	<input type="checkbox"/> V	25	\$35.00	Y
AAL MEMBER C.U.	APPLETON	WI	800-345-1851X349	VISA GOLD	13.4	<input type="checkbox"/> V	25	\$0.00	Y
AAL MEMBER C.U.	APPLETON	WI	800-345-1851X349	MC	13.9	<input type="checkbox"/> V	25	\$5.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	978-658-0200X703	VISA REWARDS	11.9	<input type="checkbox"/> F	25	\$20.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	978-658-0200X703	VISA GOLD	9.9	<input type="checkbox"/> F	25	\$0.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	978-658-0200X703	VISA CLASSIC	12.9	<input type="checkbox"/> F	25	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA	15	<input type="checkbox"/> V	25	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA GOLD	12	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	16.49	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	12.49	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT CASH R	15.49	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORP INTERNAL LOC	15.4	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE INTERNAL LO	14.9	<input type="checkbox"/> V	25	\$95.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE INTERNAL LO	10.45	<input type="checkbox"/> V	25	\$175.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE LIMITS(SECUR	18.49	<input type="checkbox"/> V	25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE INTERNAL LO	10.45	<input type="checkbox"/> V	25	\$175.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	7.99	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	14.4	<input type="checkbox"/> V	25	\$0.00	Y

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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE LIMITS(SECUR	18.49	<input type="checkbox"/>	V 25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	BEST RATE OPTIMA	14.5	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	BEST RATE OPTIMA GOLD	12.5	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE INTERNAL LO	17.25	<input type="checkbox"/>	V 25	\$150.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	10.4	<input type="checkbox"/>	V 25	\$50.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	18.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	13.6	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	15.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT/GOLD C	17.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	BLUE	9.99	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT/GOLD O	15.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	15.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	14.5	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	16.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	16.7	<input type="checkbox"/>	V 25	\$50.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V 25	\$85.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	12.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA CLASSIC OPTIMA	18.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	9.99	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	13.99	<input type="checkbox"/>	V 25	\$0.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT/GOLD O	12.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	17.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA CLASSIC OPTIMA	18.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	NATIONAL MS SOCIETY OPTIMA	17.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	NATIONAL REST. ASSOC. OPTIM	17.49	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	NEW YORK OPTIMA	18.4	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	NEW YORK RANGERS OPTIMA	18.4	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA w/ MEMBERSHIP REWA	16.75	<input type="checkbox"/>	V 25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	HILTON OPTIMA	18.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA BUYER BONUS	18.4	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	GOLF OPTIMA	18.4	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	18.49	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	18.49	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	18.49	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	18.49	<input type="checkbox"/>	V 20	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	15.5	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASHREBATE	15.5	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CONSOLIDATOR	10.99	<input type="checkbox"/>	V 0	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA	16.75	<input type="checkbox"/>	V 25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V 25	\$30.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA EMPLOYEE OPTIMA	18.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	BEST RATE OPTIMA	16.5	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V	\$30.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V	\$85.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V	\$30.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V	\$85.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	ITT SHERATON OPTIMA	18.4	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V	\$30.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA CLASSIC OPTIMA	18.49	<input type="checkbox"/>	V	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA PLATINUM OPTIMA	18.49	<input type="checkbox"/>	V	\$80.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA PLATINUM OPTIMA	18.49	<input type="checkbox"/>	V	\$135.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA PLATINUM OPTIMA	18.49	<input type="checkbox"/>	V	\$135.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA PLATINUM OPTIMA	18.49	<input type="checkbox"/>	V	\$80.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	EASYMILES OPTIMA	18.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	EASYMILES OPTIMA	18.49	<input type="checkbox"/>	V	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	EASYMILES OPTIMA	18.49	<input type="checkbox"/>	V	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V	\$30.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	15.99	<input type="checkbox"/>	V	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM FIXED REBAT	18.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-100%	17.49	<input type="checkbox"/>	V	\$75.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-100%	17.49	<input type="checkbox"/>	V 25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA STUDENT	18.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	14.49	<input type="checkbox"/>	V 25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	18.99	<input type="checkbox"/>	V 25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	19.49	<input type="checkbox"/>	V 25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-100%	18.49	<input type="checkbox"/>	V 25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	18.99	<input type="checkbox"/>	V 25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-100%	19.49	<input type="checkbox"/>	V 25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	20.49	<input type="checkbox"/>	V 25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	16.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	19.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA (RECOVERY)	18.49	<input type="checkbox"/>	V 25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA (RECOVERY)	18.4	<input type="checkbox"/>	V 25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA (RECOVERY)	19.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA (RECOVERY)	17.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA ( RECOVERY)	18.49	<input type="checkbox"/>	V 25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	18.49	<input type="checkbox"/>	V 25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	17	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE CASH REBATE	17.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA CLASSIC OPTIMA	18.49	<input type="checkbox"/>	V 25	\$55.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE DELTA OPTIM	18.4	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	12.4	<input type="checkbox"/>	V 25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM FIXED RATE	12.99	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM FIXED RATE	9.99	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	BLUE	9.99	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-100%	16.49	<input type="checkbox"/>	V 25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	14.5	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	16.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	16.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	16.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	18.49	<input type="checkbox"/>	V 25	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	18.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	15.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	14.5	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-200%	17.49	<input type="checkbox"/>	V 25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-150%	16.99	<input type="checkbox"/>	V 25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	16.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD	16.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.4	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD/PLAT CASH REBA	18.49	<input type="checkbox"/>	V 20	\$0.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CASH REBATE	18.49	<input type="checkbox"/>	V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CASH REBATE	18.49	<input type="checkbox"/>	V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD	17	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD	14.5	<input type="checkbox"/>	V	20	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CONSOLIDATOR	11.99	<input type="checkbox"/>	V	0	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CONSOLIDATOR	13.99	<input type="checkbox"/>	V	0	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CONSOLIDATOR	12.99	<input type="checkbox"/>	V	0	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CONSOLIDATOR	10.99	<input type="checkbox"/>	V	0	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	15.49	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM CASH REBAT	18.49	<input type="checkbox"/>	V	20	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE DELTA OPTIM	18.4	<input type="checkbox"/>	V	20	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	12.5	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM CASH REBAT	18.49	<input type="checkbox"/>	V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	14.5	<input type="checkbox"/>	V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.49	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	16.49	<input type="checkbox"/>	V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	16.49	<input type="checkbox"/>	V	20	\$0.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	12.5	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM CASH REBAT	18.49	<input type="checkbox"/> V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	13.6	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	14.5	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.4	<input type="checkbox"/> V	25	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.4	<input type="checkbox"/> V	225	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	9.99	<input type="checkbox"/> V	20	\$0.00	Y
ANDOVER FEDERAL C U	ANDOVER	MA	978-475-6133	VISA	10.99	<input type="checkbox"/> F	25	\$0.00	Y
ANN TAYLOR, attn: Deborah Christensen	NEW HAVEN	CT	203-865-0811 x 217	SECURED CARD CLASSIC	18	<input type="checkbox"/>	27	\$0.00	Y
ATTLEBORO MUNI. EMP. FED. C U	ATTLEBORO	MA	508-226-0140	VISA	11.9	<input type="checkbox"/> F	25	\$0.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-THE-LINE	VISA	10.5	<input type="checkbox"/> F	25	\$0.00	Y
BANK OF CANTON	CANTON	MA	781-828-5626X340	VISA	13.68	<input type="checkbox"/> F	25	\$25.00	Y
BANK OF CANTON	CANTON	MA	781-828-5626X340	VISA	9.96	<input type="checkbox"/> F	25	\$0.00	Y
BANK OF CANTON	CANTON	MA	781-828-5626X340	MASTERCARD	13.68	<input type="checkbox"/> F	25	\$0.00	Y
BANK OF HOVEN	HOVEN	SD	605-948-2278	MASTERCARD-DUAL RATE	19.8	<input type="checkbox"/> F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-948-2278	MASTERCARD-DUAL RATE	24	<input checked="" type="checkbox"/> F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-948-2278	MASTERCARD-DUAL RATE	18.9	<input type="checkbox"/> F	25	\$49.00	Y
BANK OF HOVEN	HOVEN	SD	605-948-2278	VISA	24	<input checked="" type="checkbox"/> F	25	\$39.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	508-791-8161	VISA	18.4	<input type="checkbox"/> V	25	\$0.00	Y
BERKSHIRE BANK	G. BARRINGTON	MA	413-644-3518	MC	18.9	<input type="checkbox"/> F	25	\$0.00	Y

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BOSTON EDISON EMPL C U	BOSTON	MA	617-424-3770	MC	12.9	<input type="checkbox"/>	F 25	\$15.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	617-482-3093	VISA	12.9	<input type="checkbox"/>	F 25	\$12.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	617-482-3093	MC	12.9	<input type="checkbox"/>	F 25	\$12.00	Y
BRIDGEWATER C U **	BRIDGEWATER	MA	508-697-8101	SECURED CLASSIC VISA	12.99	<input type="checkbox"/>	F 25	\$0.00	Y
BRIDGEWATER C U **	BRIDGEWATER	MA	508-697-8101	VISA CLASSIC	12.99	<input type="checkbox"/>	F 25	\$0.00	Y
BRIDGEWATER SAVINGS BANK(14C)	BRIDGEWATER	MA	508-697-6908	VISA	14.99	<input type="checkbox"/>	F 25	\$0.00	Y
BRIDGEWATER SAVINGS BANK(14C)	BRIDGEWATER	MA	508-697-6908	MC	14.99	<input type="checkbox"/>	F 25	\$0.00	Y
BRISTOL COUNTY SAVINGS BANK (14	TAUNTON	MA	508-828-5304	VISA PREFERRED	18.9	<input type="checkbox"/>	25	\$20.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	617-232-9410	VISA	12.95	<input type="checkbox"/>	F 25	\$15.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3603	VISA GOLD	2.99	<input checked="" type="checkbox"/>	F 20	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3603	MC	2.9	<input checked="" type="checkbox"/>	F 20	\$0.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC	16.45	<input type="checkbox"/>	F 25	\$0.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC GOLD	16.45	<input type="checkbox"/>	F 25	\$45.00	Y
CARMEL C U **	CHELSEA	MA	617-884-3396	MC	12.5	<input type="checkbox"/>	V 25	\$10.00	Y
CHADWICK FEDERAL C U	NORWOOD	MA	781-255-4355	VISA	11.9	<input type="checkbox"/>	F 25	\$12.00	Y
CITGO PETROLEUM CORP.	TULSA	OK	800-756-2484	CITGO PLUS	18	<input type="checkbox"/>	F 0	\$0.00	N
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900X235	MC	10.9	<input type="checkbox"/>	F 25	\$0.00	Y
COMMUNITY NATIONAL BANK	HUDSON	MA	978-568-2481	MC GOLD	15.4	<input type="checkbox"/>	V 25	\$36.00	Y
COMMUNITY NATIONAL BANK	HUDSON	MA	978-568-2481	MC STANDARD	17.4	<input type="checkbox"/>	V 25	\$0.00	Y
COMMUNITY NATIONAL BANK	HUDSON	MA	978-568-2481	MC STANDARD	15.4	<input type="checkbox"/>	V 25	\$24.00	Y



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COMMUNITY NATIONAL BANK	HUDSON	MA	978-568-2481	MC GOLD	17.4	<input type="checkbox"/> V	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	508-580-6511X204	MC PLATINUM EDITION	5.9	<input type="checkbox"/>	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	508-580-6511X204	VISA PLATINUM EDITION	5.9	<input type="checkbox"/> V	\$0.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS	MA	781-455-6500X245	VISA	12.15	<input type="checkbox"/> V	\$0.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATE	MA	508-378-8400	MC F	19.8	<input type="checkbox"/> F	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATE	MA	508-378-8400	VISA GOLD F	19.8	<input type="checkbox"/> F	\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATE	MA	508-378-8400	VISA/F	19.8	<input type="checkbox"/> F	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATE	MA	508-378-8400	VISA	16.95	<input type="checkbox"/> V	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATE	MA	508-378-8400	MC / V	16.95	<input type="checkbox"/> V	\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATE	MA	508-378-8400	MC GOLD	19.8	<input type="checkbox"/> F	\$36.00	Y
EMPIRE CLOTHING COMPANY	GLOUCESTER	MA	978-283-3212	EMPIRE	18	<input type="checkbox"/> F	\$0.00	N
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	781-979-0771	VISA	9.9	<input type="checkbox"/> F	\$15.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	617-482-2382	VISA	9.9	<input type="checkbox"/> F	\$10.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	617-482-2382	MC	9.9	<input type="checkbox"/> F	\$0.00	Y
HARVARD UNIV. EMPLOYEES C.U.	CAMBRIDGE	MA	617-496-0641	MC	13.99	<input type="checkbox"/> F	\$0.00	Y
HARVARD UNIV. EMPLOYEES C.U.	CAMBRIDGE	MA	617-496-0641	VISA GOLD	13.99	<input type="checkbox"/> F	\$0.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES	METHUEN	MA	978-687-0156X201	VISA	12.9	<input type="checkbox"/> F	\$15.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	978-659-4355	VISA	12.9	<input type="checkbox"/> F	\$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	847-597-3223	KRIGEL'S JEWELERS	19.32	<input type="checkbox"/> V	\$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	847-597-3223	THE VERY THING	22.3	<input type="checkbox"/> V	\$0.00	Y

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HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	AMERICA'S DIAMOND & GOLD C	21.96	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	JAY JACOBS	24.6	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	JCK DIAMONDS & GEMS	22.3	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	JAY JACOBS	24.6	<input type="checkbox"/> V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	PREMIER FINE JEWELRY	20.6	<input type="checkbox"/> V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	GANDER MOUNTAIN	21.46	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	WINSTON TIRE	22.71	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	NICOLE SUMMER	21.96	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	HOMEPLACE	24	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	FRED MEYER	24	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	ROGERS JEWELERS	23.05	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	B. MOSS	21.98	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	UNITED TRAVEL CARD PRO.	22.3	<input type="checkbox"/> V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	BETASERON	12	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	RIDDLE'S JEWELERY	19.32	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	THE TIRE CARD	22.8	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	PS PLUS SIZES	21.96	<input type="checkbox"/> F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	PAUL HARRIS	22.6	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	CHILDREN'S PLACE	21.96	<input type="checkbox"/> V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	RADIO SHACK	22.85	<input type="checkbox"/> V	25	\$0.00	Y



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HURLEY STATE BANK	SIOUX FALL	SD	847-597-3223	ACCENTE	22.16	<input type="checkbox"/>	V	30	\$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	847-597-3223	COMPUTER CITY	22.25	<input type="checkbox"/>	V	30	\$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	847-597-3223	HOMETOWN	21	<input type="checkbox"/>	F	30	\$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	847-597-3223	LAURA ASHLEY	21.96	<input type="checkbox"/>	F	30	\$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	847-597-3223	AMERICAN AIRLINES	22.3	<input type="checkbox"/>	F	30	\$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	847-597-3223	GOODYEAR	21.96	<input type="checkbox"/>	F	30	\$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	847-597-3223	MEDCASH	22.71	<input type="checkbox"/>	F	25	\$0.00	Y
HUDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	617-361-6900	VISA	13.9	<input type="checkbox"/>	F	25	\$25.00	Y
HUDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	617-361-6900	VISA GOLD	13.9	<input type="checkbox"/>	F	25	\$40.00	Y
HUDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	617-361-6900	SECURED MASTER CARD	16.9	<input type="checkbox"/>	F	25	\$25.00	Y
HUDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	617-361-6900	MC	13.9	<input type="checkbox"/>	F	25	\$25.00	Y
HUDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	617-361-6900	MC GOLD	13.9	<input type="checkbox"/>	F	25	\$40.00	Y
I-C FEDERAL C U	FITCHBURG	MA	978-343-3725	VISA GOLD	10.9	<input type="checkbox"/>	F	25	\$29.00	Y
I-C FEDERAL C U	FITCHBURG	MA	978-343-3725	VISA CLASSIC	13.9	<input type="checkbox"/>	F	25	\$20.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA	15	<input type="checkbox"/>	V	25	\$25.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	978-356-7777	MC CLASSIC	17.96	<input type="checkbox"/>	F	25	\$0.00	Y
LOUISE E. MILLS C U	MERRIMAC	MA	978-346-4561	VISA	12.5	<input type="checkbox"/>	F	25	\$0.00	Y
LOWELL FIVE CENTS SAVING BANK	LOWELL	MA	978-441-6533	VISA	14.99	<input checked="" type="checkbox"/>	F	25	\$0.00	Y
LUSO AMERICAN C U	PEABODY	MA	978-531-5767	VISA	11	<input type="checkbox"/>	F	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	509-460-4113	VISA GOLD	18.4	<input type="checkbox"/>	V	25	\$0.00	Y



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MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	509-460-4113	VISA	18.4	<input type="checkbox"/> V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	509-460-4113	MC	18.4	<input type="checkbox"/> V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	509-460-4113	MC GOLD	18.4	<input type="checkbox"/> V	25	\$0.00	Y
MASS MUTUAL FEDERAL CU	SPRINGFIELD	MA	413-744-3431	VISA CLASSIC	12.5	<input type="checkbox"/> V	25	\$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	617-723-5555	MC	12.99	<input type="checkbox"/> F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	VISA	14.99	<input type="checkbox"/> F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	VISA	18.9	<input type="checkbox"/> V	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	MC	18.9	<input type="checkbox"/> V	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	MC	14.99	<input type="checkbox"/> F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	VISA	14.99	<input type="checkbox"/> F	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	MC	18.9	<input type="checkbox"/> V	25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	VISA	18.9	<input type="checkbox"/> V	25	\$0.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	<input type="checkbox"/> F	25	\$0.00	Y
METROPOLITAN C U **	CHELSEA	MA	617-884-7200	MC	13.9	<input type="checkbox"/> F	25	\$0.00	Y
METROPOLITAN C U **	CHELSEA	MA	617-884-7200	MC	12.9	<input type="checkbox"/> F	25	\$0.00	Y
METROPOLITAN C U **	CHELSEA	MA	617-884-7200	VISA	13.9	<input type="checkbox"/> F	25	\$15.00	Y
METROPOLITAN C U **	CHELSEA	MA	617-884-7200	VISA	13.9	<input type="checkbox"/> F	25	\$45.00	Y
MILFORD FEDERAL SAVINGS & LOAN	MILFORD	MA	508-634-2500	MC PLATINUM PLUS	17.9	<input type="checkbox"/> F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN	MILFORD	MA	508-634-2500	VISA PLATINUM PLUS	17.9	<input type="checkbox"/> F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN	MILFORD	MA	508-634-2500	MC PREFERRED	18.4	<input type="checkbox"/> F	25	\$0.00	Y

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MILFORD FEDERAL SAVINGS & LOAN	MILFORD	MA	508-634-2500	VISA PREFERRED	18.4	<input type="checkbox"/> F	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN	MILFORD	MA	508-634-2500	VISA PREFERRED	17.65	<input type="checkbox"/> V	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN	MILFORD	MA	508-634-2500	MC PREFERRED	17.65	<input type="checkbox"/> V	25	\$0.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	508-865-9521	MC GOLD	14.16	<input type="checkbox"/> F	25	\$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	508-865-9521	VISA GOLD	14.16	<input type="checkbox"/> F	25	\$15.00	Y
MIT FEDERAL CREDIT UNION	CAMBRIDGE	MA	617-253-8472	VISA	6.9	<input checked="" type="checkbox"/> V	25	\$0.00	\$10.00
MIT FEDERAL CREDIT UNION	CAMBRIDGE	MA	617-253-8472	VISA CLASSIC	12.4	<input type="checkbox"/> V	25	\$0.00	\$10.00
MOBIL OIL CREDIT CORP.	LENEXA	KS	918-641-4735	MOBIL	17.4	<input type="checkbox"/> F	25	\$25.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	413-732-9472	VISA GOLD	9.5	<input type="checkbox"/> F	25	\$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	413-732-9472	VISA CLASSIC	9.5	<input type="checkbox"/> F	25	\$0.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.5	<input type="checkbox"/> F	25	\$20.00	N
NATICK METROWEST C U	NATICK	MA	508-653-8970	MC	8.9	<input type="checkbox"/> F	25	\$0.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	781-631-6000	MC	16.5	<input type="checkbox"/> F	25	\$0.00	Y
NEW ENGLAND TEAMSTERS FED. C.	ARLINGTON	MA	781-641-6700	VISA	13.9	<input type="checkbox"/> F	25	\$15.00	Y
NORTHEAST COMMUNITY C U	HAVERHILL	MA	978-374-4533	VISA PLATINUM	11.99	<input type="checkbox"/> F	25	\$0.00	Y
NORTHEAST COMMUNITY C U	HAVERHILL	MA	978-374-4533	VISA	12.5	<input type="checkbox"/> F	25	\$0.00	Y
NORTHERN MASS TELEPHONE WOR	LOWELL	MA	978-452-9961	MC	9.9	<input type="checkbox"/> F	25	\$0.00	Y
NORTHERN MASS TELEPHONE WOR	LOWELL	MA	978-452-9961	VISA	9.9	<input type="checkbox"/> F	25	\$0.00	Y
OCEAN SPRAY EMPLOYEES FEDERA	LAKEVILLE	MA	508-946-7412	VISA	10.9	<input type="checkbox"/> F	25	\$10.00	Y
PIER 1 IMPORTS (USA) INC.	FORT WORTH	TX	817-252-8000	PIER 1 PREFERRED CUSTOMER	21	<input type="checkbox"/> V	25	\$0.00	Y



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PLAN C.U.	BOSTON	MA	617-423-7526X25	MC	14.4	<input type="checkbox"/>	F 30	\$0.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	781-878-0232 X161	VISA	11.9	<input type="checkbox"/>	F 25	\$0.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	978-546-3411	MC	14.25	<input type="checkbox"/>	V 25	\$0.00	Y
ROMM & COMPANY INC.	BROCKTON	MA	508-587-2533	ROMM & CO, INC	18	<input type="checkbox"/>		\$0.00	N
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	VISA	19.9	<input type="checkbox"/>	F 25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	VISA GOLD	18.15	<input type="checkbox"/>	V 25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	VISA	18.15	<input type="checkbox"/>	V 25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	MC GOLD	19.9	<input type="checkbox"/>	F 25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	MC GOLD	18.15	<input type="checkbox"/>	V 25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	VISA GOLD	19.9	<input type="checkbox"/>	F 25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	MC	19.9	<input type="checkbox"/>	F 25	\$0.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	781-233-0010	MC	10.5	<input type="checkbox"/>	F 25	\$12.00	Y
SERVICE CU	PORTSMOUTH	NH	603-422-8356	VISA GOLD	9.9	<input type="checkbox"/>	F 25	\$0.00	Y
SERVICE CU	PORTSMOUTH	NH	603-422-8356	VISA SECURED	9.9	<input type="checkbox"/>	F 25	\$0.00	Y
SHARON C U	SHARON	MA	781-784-7725	VISA	9.9	<input type="checkbox"/>	F 25	\$15.00	Y
ST. MICHAELS-FALL RIVER C U**	FALL RIVER	MA	508-674-3861	VISA	10.75	<input type="checkbox"/>	F 25	\$0.00	N
STONEHAM MUNICIPAL EMPLOYEES	STONEHAM	MA	781-438-3959	VISA	9.9	<input type="checkbox"/>	V 25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	508-520-1600X220	VISA GOLD	5.9	<input checked="" type="checkbox"/>	V 25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	508-520-1600X220	MC PLATINUM	5.9	<input checked="" type="checkbox"/>	V 25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	508-520-1600X220	VISA PLATINUM	5.9	<input type="checkbox"/>	V 25	\$0.00	Y



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SUMMIT BANK(14C)	MEDWAY	MA	508-520-1600X220	MC STUDENT	5.9	<input checked="" type="checkbox"/>	V 25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	508-520-1600X220	VISA STUDENT	5.9	<input checked="" type="checkbox"/>	V 25	\$0.00	Y
SUNOCO, INC, (R&M)	TULSA	OK	918-586-6200	SUNOCO REGULAR BLUE	18	<input type="checkbox"/>	F 25	\$0.00	Y
SUNOCO, INC, (R&M)	TULSA	OK	918-586-6200	SUNOCO GASOLINE CARD	18	<input type="checkbox"/>	F 25	\$0.00	Y
TEWKSBURY MUNICIPAL EMPLOYEE	TEWKSBURY	MA	978-851-9750	MC	10	<input type="checkbox"/>	F 25	\$15.00	Y
UMASS/5 COLLEGE FEDERAL C.U.	AMHERST	MA	413-549-4722X302	VISA GOLD	10.9	<input type="checkbox"/>	F 25	\$0.00	Y
UMASS/5 COLLEGE FEDERAL C.U.	AMHERST	MA	413-549-4722X302	VISA CLASSIC	11.9	<input type="checkbox"/>	F 25	\$0.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	978-535-6991X201	VISA CLASSIC	10.5	<input type="checkbox"/>	F 25	\$0.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	978-535-6991X201	VISA PLATINUM	9.5	<input type="checkbox"/>	F 25	\$29.00	Y
UNIVERSITY C U	BOSTON	MA	617-734-7447	MC	12.95	<input type="checkbox"/>	F 25	\$10.00	N
W-G FEDERAL CREDIT UNION	WORCESTER	MA	508-755-3176	MC	12.5	<input type="checkbox"/>	F 25	\$15.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC CLASSIC	13.9	<input type="checkbox"/>	V 25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.9	<input type="checkbox"/>	V 25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC GOLD	13.9	<input type="checkbox"/>	V 25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA GOLD	13.9	<input type="checkbox"/>	V 25	\$0.00	Y
WELLESLEY MUNICIPAL C U	WELLESLEY	MA	781-235-0503	VISA CLASSIC	12.5	<input type="checkbox"/>	F 25	\$0.00	Y
WEMELCO C U	WEST SPRINGFI	MA	413-787-9108	MC	9.9	<input type="checkbox"/>	F 30	\$0.00	Y
WOBURN MUNICIPAL EMPLOYEE C U	WOBURN	MA	781-933-2600	VISA	9.9	<input type="checkbox"/>	F 30	\$0.00	N
WORKERS' C U **	FITCHBURG	MA	978-345-1021	VISA CLASSIC	12.9	<input type="checkbox"/>	F 25	\$20.00	Y
WORKERS' C U **	FITCHBURG	MA	978-345-1021	VISA GOLD	12.9	<input type="checkbox"/>	F 25	\$20.00	Y

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BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3603	MC	2.9	<input checked="" type="checkbox"/>	F 20	\$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3603	VISA GOLD	2.99	<input checked="" type="checkbox"/>	F 20	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	508-520-1600X220	VISA GOLD	5.9	<input checked="" type="checkbox"/>	V 25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	508-520-1600X220	MC PLATINUM	5.9	<input checked="" type="checkbox"/>	V 25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	508-520-1600X220	MC STUDENT	5.9	<input checked="" type="checkbox"/>	V 25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	508-520-1600X220	VISA STUDENT	5.9	<input checked="" type="checkbox"/>	V 25	\$0.00	Y
SUMMIT BANK(14C)	MEDWAY	MA	508-520-1600X220	VISA PLATINUM	5.9	<input type="checkbox"/>	V 25	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	508-580-6511X204	VISA PLATINUM EDITION	5.9	<input type="checkbox"/>	V 25	\$0.00	Y
CRESCENT C U **	BROCKTON	MA	508-580-6511X204	MC PLATINUM EDITION	5.9	<input type="checkbox"/>	25	\$0.00	Y
MIT FEDERAL CREDIT UNION	CAMBRIDGE	MA	617-253-8472	VISA	6.9	<input checked="" type="checkbox"/>	V 25	\$0.00	\$10.00
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	7.99	<input type="checkbox"/>	V 25	\$0.00	Y
NATICK METROWEST C U	NATICK	MA	508-653-8970	MC	8.9	<input type="checkbox"/>	F 25	\$0.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	978-535-6991X201	VISA PLATINUM	9.5	<input type="checkbox"/>	F 25	\$29.00	Y
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	413-732-9472	VISA GOLD	9.5	<input type="checkbox"/>	F 25	\$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	413-732-9472	VISA CLASSIC	9.5	<input type="checkbox"/>	F 25	\$0.00	N
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	781-979-0771	VISA	9.9	<input type="checkbox"/>	F 25	\$15.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	617-482-2382	VISA	9.9	<input type="checkbox"/>	F 25	\$10.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	978-658-0200X703	VISA GOLD	9.9	<input type="checkbox"/>	F 25	\$0.00	Y
GREATER BOSTON FEDERAL C U	BOSTON	MA	617-482-2382	MC	9.9	<input type="checkbox"/>	F 25	\$0.00	Y
NORTHERN MASS TELEPHONE WORK	LOWELL	MA	978-452-9961	MC	9.9	<input type="checkbox"/>	F 25	\$0.00	Y
NORTHERN MASS TELEPHONE WORK	LOWELL	MA	978-452-9961	VISA	9.9	<input type="checkbox"/>	F 25	\$0.00	Y
WOBBURN MUNICIPAL EMPLOYEE C U	WOBBURN	MA	781-933-2600	VISA	9.9	<input type="checkbox"/>	F 30	\$0.00	N
SERVICE CU	PORTSMOUTH	NH	603-422-8356	VISA GOLD	9.9	<input type="checkbox"/>	F 25	\$0.00	Y



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WEMELCO C U	WEST SPRINGFIELD	MA	413-787-9108	MC	9.9	<input type="checkbox"/> F	30	\$0.00	Y
SERVICE CU	PORTSMOUTH	NH	603-422-8356	VISA SECURED	9.9	<input type="checkbox"/> F	25	\$0.00	Y
SHARON C U	SHARON	MA	781-784-7725	VISA	9.9	<input type="checkbox"/> F	25	\$15.00	Y
STONEHAM MUNICIPAL EMPLOYEES C	STONEHAM	MA	781-438-3959	VISA	9.9	<input type="checkbox"/> V	25	\$0.00	Y
BANK OF CANTON	CANTON	MA	781-828-5626X340	VISA	9.96	<input type="checkbox"/> F	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM FIXED RATE	9.99	<input type="checkbox"/> V		\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	9.99	<input type="checkbox"/> V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	9.99	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	BLUE	9.99	<input type="checkbox"/> V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	BLUE	9.99	<input type="checkbox"/> V	20	\$0.00	Y
TEWKSBURY MUNICIPAL EMPLOYEE C	TEWKSBURY	MA	978-851-9750	MC	10	<input type="checkbox"/> F	25	\$15.00	Y
AAL MEMBER C.U.	APPLETON	WI	800-345-1851X349	VISA CLASSIC PRIME PLUS	10	<input type="checkbox"/> V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	10.4	<input type="checkbox"/> V	25	\$50.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE INTERNAL LO	10.45	<input type="checkbox"/> V	25	\$175.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE INTERNAL LO	10.45	<input type="checkbox"/> V	25	\$175.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	978-535-6991X201	VISA CLASSIC	10.5	<input type="checkbox"/> F	25	\$0.00	Y
AAL MEMBER C.U.	APPLETON	WI	800-345-1851X349	VISA GOLD PRIME PLUS	10.5	<input type="checkbox"/> V	25	\$35.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-THE-LINE	VISA	10.5	<input type="checkbox"/> F	25	\$0.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	781-233-0010	MC	10.5	<input type="checkbox"/> F	25	\$12.00	Y
ST. MICHAELS-FALL RIVER C U**	FALL RIVER	MA	508-674-3861	VISA	10.75	<input type="checkbox"/> F	25	\$0.00	N
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900X235	MC	10.9	<input type="checkbox"/> F	25	\$0.00	Y
UMASS/5 COLLEGE FEDERAL C.U.	AMHERST	MA	413-549-4722X302	VISA GOLD	10.9	<input type="checkbox"/> F	25	\$0.00	Y
I-C FEDERAL C U	FITCHBURG	MA	978-343-3725	VISA GOLD	10.9	<input type="checkbox"/> F	25	\$29.00	Y



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OCEAN SPRAY EMPLOYEES FEDERAL	LAKEVILLE	MA	508-946-7412	VISA	10.9	<input type="checkbox"/> F	25	\$10.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CONSOLIDATOR	10.99	<input type="checkbox"/> V	0	\$0.00	Y
ANDOVER FEDERAL C U	ANDOVER	MA	978-475-6133	VISA	10.99	<input type="checkbox"/> F	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CONSOLIDATOR	10.99	<input type="checkbox"/> V	0	\$0.00	Y
LUSO AMERICAN C U	PEABODY	MA	978-531-5767	VISA	11	<input type="checkbox"/> F	25	\$0.00	Y
CHADWICK FEDERAL C U	NORWOOD	MA	781-255-4355	VISA	11.9	<input type="checkbox"/> F	25	\$12.00	Y
1st UNIVERSAL FEDERAL CU	BOSTON	MA	800-600-5209	VISA	11.9	<input type="checkbox"/> F	25	\$0.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	978-658-0200X703	VISA REWARDS	11.9	<input type="checkbox"/> F	25	\$20.00	Y
UMASS/5 COLLEGE FEDERAL C.U.	AMHERST	MA	413-549-4722X302	VISA CLASSIC	11.9	<input type="checkbox"/> F	25	\$0.00	Y
ATTLEBORO MUNI. EMP. FED. C U	ATTLEBORO	MA	508-226-0140	VISA	11.9	<input type="checkbox"/> F	25	\$0.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	781-878-0232 X161	VISA	11.9	<input type="checkbox"/> F	25	\$0.00	Y
NORTHEAST COMMUNITY C U	HAVERHILL	MA	978-374-4533	VISA PLATINUM	11.99	<input type="checkbox"/> F	25	\$0.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	<input type="checkbox"/> F	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CONSOLIDATOR	11.99	<input type="checkbox"/> V	0	\$0.00	Y
ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA GOLD	12	<input type="checkbox"/> V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	BETASERON	12	<input type="checkbox"/> F	30	\$0.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS	MA	781-455-6500X245	VISA	12.15	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	12.4	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT/GOLD O	12.4	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	12.4	<input type="checkbox"/> V	25	\$35.00	Y
MIT FEDERAL CREDIT UNION	CAMBRIDGE	MA	617-253-8472	VISA CLASSIC	12.4	<input type="checkbox"/> V	25	\$0.00	\$10.00
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	12.49	<input type="checkbox"/> V	25	\$0.00	Y
CARMEL C U **	CHELSEA	MA	617-884-3396	MC	12.5	<input type="checkbox"/> V	25	\$10.00	Y

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NORTHEAST COMMUNITY C U	HAVERHILL	MA	978-374-4533	VISA	12.5	<input type="checkbox"/> F	25	\$0.00	Y
WELLESLEY MUNICIPAL C U	WELLESLEY	MA	781-235-0503	VISA CLASSIC	12.5	<input type="checkbox"/> F	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	12.5	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	12.5	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	BEST RATE OPTIMA GOLD	12.5	<input type="checkbox"/> V	25	\$0.00	Y
LOUISE E. MILLS C U	MERRIMAC	MA	978-346-4561	VISA	12.5	<input type="checkbox"/> F	25	\$0.00	Y
MASS MUTUAL FEDERAL CU	SPRINGFIELD	MA	413-744-3431	VISA CLASSIC	12.5	<input type="checkbox"/> V	25	\$0.00	Y
W-G FEDERAL CREDIT UNION	WORCESTER	MA	508-755-3176	MC	12.5	<input type="checkbox"/> F	25	\$15.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES F METHUEN	METHUEN	MA	978-687-0156X201	VISA	12.9	<input type="checkbox"/> F	30	\$15.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	978-659-4355	VISA	12.9	<input type="checkbox"/> F	25	\$0.00	Y
WORKERS' C U **	FITCHBURG	MA	978-345-1021	VISA CLASSIC	12.9	<input type="checkbox"/> F	25	\$20.00	Y
WORKERS' C U **	FITCHBURG	MA	978-345-1021	VISA GOLD	12.9	<input type="checkbox"/> F	25	\$20.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	617-482-3093	MC	12.9	<input type="checkbox"/> F	25	\$12.00	Y
BOSTON POST OFFICE EMPL C U	BOSTON	MA	617-482-3093	VISA	12.9	<input type="checkbox"/> F	25	\$12.00	Y
METROPOLITAN C U **	CHELSEA	MA	617-884-7200	MC	12.9	<input type="checkbox"/> F	25	\$0.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	978-658-0200X703	VISA CLASSIC	12.9	<input type="checkbox"/> F	25	\$0.00	Y
BOSTON EDISON EMPL C U	BOSTON	MA	617-424-3770	MC	12.9	<input type="checkbox"/> F	25	\$15.00	Y
UNIVERSITY C U	BOSTON	MA	617-734-7447	MC	12.95	<input type="checkbox"/> F	25	\$10.00	N
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	617-232-9410	VISA	12.95	<input type="checkbox"/> F	25	\$15.00	Y
BRIDGEWATER C U **	BRIDGEWATER	MA	508-697-8101	VISA CLASSIC	12.99	<input type="checkbox"/> F	25	\$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	617-723-5555	MC	12.99	<input type="checkbox"/> F	25	\$0.00	Y
BRIDGEWATER C U **	BRIDGEWATER	MA	508-697-8101	SECURED CLASSIC VISA	12.99	<input type="checkbox"/> F	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CONSOLIDATOR	12.99	<input type="checkbox"/> V	0	\$0.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM FIXED RATE	12.99	<input type="checkbox"/>	V		\$0.00	Y
AAL MEMBER C.U.	APPLETON	WI	800-345-1851X349	VISA GOLD	13.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	13.6	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	13.6	<input type="checkbox"/>	V	25	\$0.00	Y
BANK OF CANTON	CANTON	MA	781-828-5626X340	VISA	13.68	<input type="checkbox"/>	F	25	\$25.00	Y
BANK OF CANTON	CANTON	MA	781-828-5626X340	MASTERCARD	13.68	<input type="checkbox"/>	F	25	\$0.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	617-361-6900	MC GOLD	13.9	<input type="checkbox"/>	F	25	\$40.00	Y
I-C FEDERAL C U	FITCHBURG	MA	978-343-3725	VISA CLASSIC	13.9	<input type="checkbox"/>	F	25	\$20.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC CLASSIC	13.9	<input type="checkbox"/>	V	25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA GOLD	13.9	<input type="checkbox"/>	V	25	\$0.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	MC GOLD	13.9	<input type="checkbox"/>	V	25	\$0.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	617-361-6900	MC	13.9	<input type="checkbox"/>	F	25	\$25.00	Y
METROPOLITAN C U **	CHELSEA	MA	617-884-7200	MC	13.9	<input type="checkbox"/>	F	25	\$0.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	617-361-6900	VISA	13.9	<input type="checkbox"/>	F	25	\$25.00	Y
AAL MEMBER C.U.	APPLETON	WI	800-345-1851X349	MC	13.9	<input type="checkbox"/>	V	25	\$5.00	Y
NEW ENGLAND TEAMSTERS FED. C.U.	ARLINGTON	MA	781-641-6700	VISA	13.9	<input type="checkbox"/>	F	25	\$15.00	Y
WEBSTER FEDERAL C U **	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.9	<input type="checkbox"/>	V	25	\$0.00	Y
METROPOLITAN C U **	CHELSEA	MA	617-884-7200	VISA	13.9	<input type="checkbox"/>	F	25	\$15.00	Y
METROPOLITAN C U **	CHELSEA	MA	617-884-7200	VISA	13.9	<input type="checkbox"/>	F	25	\$45.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	617-361-6900	VISA GOLD	13.9	<input type="checkbox"/>	F		\$40.00	Y
HARVARD UNIV. EMPLOYEES C.U.	CAMBRIDGE	MA	617-496-0641	VISA GOLD	13.99	<input type="checkbox"/>	F	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CONSOLIDATOR	13.99	<input type="checkbox"/>	V	0	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	13.99	<input type="checkbox"/>	V	25	\$0.00	Y



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HARVARD UNIV. EMPLOYEES C.U.	CAMBRIDGE	MA	617-496-0641	MC	13.99	<input type="checkbox"/>	F 25	\$0.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	508-865-9521	VISA GOLD	14.16	<input type="checkbox"/>	F 25	\$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	508-865-9521	MC GOLD	14.16	<input type="checkbox"/>	F 25	\$15.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	978-546-3411	MC	14.25	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	14.4	<input type="checkbox"/>	V 25	\$0.00	Y
PLAN C.U.	BOSTON	MA	617-423-7526X25	MC	14.4	<input type="checkbox"/>	F 30	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	14.49	<input type="checkbox"/>	V 25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	14.5	<input type="checkbox"/>	V 25	\$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.5	<input type="checkbox"/>	F 25	\$20.00	N
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	14.5	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	14.5	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	14.5	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	BEST RATE OPTIMA	14.5	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	14.5	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD	14.5	<input type="checkbox"/>	V 20	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE INTERNAL LO	14.9	<input type="checkbox"/>	V 25	\$95.00	Y
LOWELL FIVE CENTS SAVING BANK	LOWELL	MA	978-441-6533	VISA	14.99	<input checked="" type="checkbox"/>	F 25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	VISA	14.99	<input type="checkbox"/>	F 25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	VISA	14.99	<input type="checkbox"/>	F 25	\$0.00	Y
BRIDGEWATER SAVINGS BANK(14C)	BRIDGEWATER	MA	508-697-6908	VISA	14.99	<input type="checkbox"/>	F 25	\$0.00	Y
BRIDGEWATER SAVINGS BANK(14C)	BRIDGEWATER	MA	508-697-6908	MC	14.99	<input type="checkbox"/>	F 25	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	MC	14.99	<input type="checkbox"/>	F 25	\$0.00	Y
INDUSTRIAL C U **	BOSTON	MA	617-742-1616	VISA	15	<input type="checkbox"/>	V 25	\$25.00	Y



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ALDENVILLE C U **	CHICOPEE	MA	413-536-0475	VISA	15	<input type="checkbox"/>	V	25	\$0.00	Y
COMMUNITY NATIONAL BANK	HUDSON	MA	978-568-2481	MC GOLD	15.4	<input type="checkbox"/>	V	25	\$36.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	15.4	<input type="checkbox"/>	V	25	\$0.00	Y
COMMUNITY NATIONAL BANK	HUDSON	MA	978-568-2481	MC STANDARD	15.4	<input type="checkbox"/>	V	25	\$24.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT/GOLD O	15.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	15.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORP INTERNAL LOC	15.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT CASH R	15.49	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	15.49	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	15.49	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASHREBATE	15.5	<input type="checkbox"/>	V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	15.5	<input type="checkbox"/>	V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	15.99	<input type="checkbox"/>	V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.4	<input type="checkbox"/>	V	25	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.4	<input type="checkbox"/>	V	225	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	16.4	<input type="checkbox"/>	V	25	\$0.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC GOLD	16.45	<input type="checkbox"/>	F	25	\$45.00	Y



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CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC	16.45	<input type="checkbox"/> F	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	16.49	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-100%	16.49	<input type="checkbox"/> V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	16.49	<input type="checkbox"/> V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM	16.49	<input type="checkbox"/> V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	16.49	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	16.49	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	16.49	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CUSTOM CARD	16.49	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	16.49	<input type="checkbox"/> V	25	\$0.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	781-631-6000	MC	16.5	<input type="checkbox"/> F	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	BEST RATE OPTIMA	16.5	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT OPTIMA	16.7	<input type="checkbox"/> V	25	\$50.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA w/ MEMBERSHIP REWA	16.75	<input type="checkbox"/> V	25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA	16.75	<input type="checkbox"/> V	25	\$25.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	617-361-6900	SECURED MASTER CARD	16.9	<input type="checkbox"/> F	25	\$25.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	508-378-8400	VISA	16.95	<input type="checkbox"/> V		\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	508-378-8400	MC / V	16.95	<input type="checkbox"/> V		\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-150%	16.99	<input type="checkbox"/> V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD	17	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	17	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE INTERNAL LO	17.25	<input type="checkbox"/> V	25	\$150.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE PLAT/GOLD C	17.4	<input type="checkbox"/> V	25	\$0.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE CASH REBATE	17.4	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	NATIONAL MS SOCIETY OPTIMA	17.4	<input type="checkbox"/>	V	\$0.00	Y
COMMUNITY NATIONAL BANK	HUDSON	MA	978-568-2481	MC GOLD	17.4	<input type="checkbox"/>	V	\$0.00	Y
COMMUNITY NATIONAL BANK	HUDSON	MA	978-568-2481	MC STANDARD	17.4	<input type="checkbox"/>	V	\$0.00	Y
MOBIL OIL CREDIT CORP.	LENEXA	KS	918-641-4735	MOBIL	17.4	<input type="checkbox"/>	F	\$25.00	N
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA (RECOVERY)	17.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-100%	17.49	<input type="checkbox"/>	V	\$75.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-200%	17.49	<input type="checkbox"/>	V	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	NATIONAL REST. ASSOC. OPTIM	17.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	17.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-100%	17.49	<input type="checkbox"/>	V	\$55.00	Y
MILFORD FEDERAL SAVINGS & LOAN(1	MILFORD	MA	508-634-2500	VISA PREFERRED	17.65	<input type="checkbox"/>	V	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(1	MILFORD	MA	508-634-2500	MC PREFERRED	17.65	<input type="checkbox"/>	V	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(1	MILFORD	MA	508-634-2500	VISA PLATINUM PLUS	17.9	<input type="checkbox"/>	F	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(1	MILFORD	MA	508-634-2500	MC PLATINUM PLUS	17.9	<input type="checkbox"/>	F	\$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	978-356-7777	MC CLASSIC	17.96	<input type="checkbox"/>	F	\$0.00	Y
CITGO PETROLEUM CORP.	TULSA	OK	800-756-2484	CITGO PLUS	18	<input type="checkbox"/>	F	\$0.00	N
SUNOCO, INC, (R&M)	TULSA	OK	918-586-6200	SUNOCO REGULAR BLUE	18	<input type="checkbox"/>	F	\$0.00	Y
SUNOCO, INC, (R&M)	TULSA	OK	918-586-6200	SUNOCO GASOLINE CARD	18	<input type="checkbox"/>	F	\$0.00	Y
ROMM & COMPANY INC.	BROCKTON	MA	508-587-2533	ROMM & CO, INC	18	<input type="checkbox"/>		\$0.00	N
ANN TAYLOR, attn: Deborah Christensen	NEW HAVEN	CT	203-865-0811 x 217	SECURED CARD CLASSIC	18	<input type="checkbox"/>		\$0.00	Y
EMPIRE CLOTHES ANY	GLOUCESTER	MA	978-283-3212	EMPIRE	18	<input type="checkbox"/>	F	\$0.00	N
SAUGUS COOP BANK (14C)	SAUGUS	MA	781-231-5813	VISA GOLD	18.15	<input type="checkbox"/>	V	\$0.00	Y



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SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	MC GOLD	18.15	<input type="checkbox"/> V	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	VISA	18.15	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	HILTON OPTIMA	18.4	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	NEW YORK RANGERS OPTIMA	18.4	<input type="checkbox"/> V	20	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(1	MILFORD	MA	508-634-2500	VISA PREFERRED	18.4	<input type="checkbox"/> F	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	NEW YORK OPTIMA	18.4	<input type="checkbox"/> V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	GOLF OPTIMA	18.4	<input type="checkbox"/> V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE DELTA OPTIM	18.4	<input type="checkbox"/> V	20	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA (RECOVERY)	18.4	<input type="checkbox"/> V	25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA BUYER BONUS	18.4	<input type="checkbox"/> V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	ITT SHERATONOPTIMA	18.4	<input type="checkbox"/> V	20	\$0.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	508-791-8161	VISA	18.4	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE DELTA OPTIM	18.4	<input type="checkbox"/> V	20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE GOLD OPTIMA	18.4	<input type="checkbox"/> V	25	\$0.00	Y
MILFORD FEDERAL SAVINGS & LOAN(1	MILFORD	MA	508-634-2500	MC PREFERRED	18.4	<input type="checkbox"/> F	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	509-460-4113	VISA GOLD	18.4	<input type="checkbox"/> V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	509-460-4113	VISA	18.4	<input type="checkbox"/> V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	509-460-4113	MC	18.4	<input type="checkbox"/> V	25	\$0.00	Y
MARLBOROUGH SAVINGS BANK(14C)	MARLBOROUGH	MA	509-460-4113	MC GOLD	18.4	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/> V	25	\$30.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA CLASSIC OPTIMA	18.49	<input type="checkbox"/> V	25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA CLASSIC OPTIMA	18.49	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA EMPLOYEE OPTIMA	18.49	<input type="checkbox"/> V	25	\$0.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V 25	\$85.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V 25	\$30.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	18.49	<input type="checkbox"/>	V 25	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA CLASSIC OPTIMA	18.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V 25	\$30.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	EASYMILES OPTIMA	18.49	<input type="checkbox"/>	V 20	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V 25	\$30.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA PLATINUM OPTIMA	18.49	<input type="checkbox"/>	V 20	\$80.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA PLATINUM OPTIMA	18.49	<input type="checkbox"/>	V 20	\$135.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA PLATINUM OPTIMA	18.49	<input type="checkbox"/>	V 20	\$135.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA PLATINUM OPTIMA	18.49	<input type="checkbox"/>	V 20	\$80.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	EASYMILES OPTIMA	18.49	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V 25	\$30.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD/PLAT CASH REBA	18.49	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA STUDENT	18.49	<input type="checkbox"/>	V 25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	18.49	<input type="checkbox"/>	V 25	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA (RECOVERY)	18.49	<input type="checkbox"/>	V 25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA ( RECOVERY)	18.49	<input type="checkbox"/>	V 25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM FIXED REBAT	18.49	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM CASH REBAT	18.49	<input type="checkbox"/>	V 20	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA CLASSIC OPTIMA	18.49	<input type="checkbox"/>	V 25	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM CASH REBAT	18.49	<input type="checkbox"/>	V 20	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-100%	18.49	<input type="checkbox"/>	V 25	\$25.00	Y



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AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CASH REBATE	18.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA GOLD CASH REBATE	18.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE LIMITS(SECUR	18.49	<input type="checkbox"/>	V	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	SBS CORPORATE LIMITS(SECUR	18.49	<input type="checkbox"/>	V	\$35.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V	\$85.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	STANDARD OPTIMA	18.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA PLATINUM CASH REBAT	18.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	18.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	DELTA GOLD OPTIMA	18.49	<input type="checkbox"/>	V	\$85.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	18.49	<input type="checkbox"/>	V	\$20.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	EASYMILES OPTIMA	18.49	<input type="checkbox"/>	V	\$55.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	18.49	<input type="checkbox"/>	V	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CASH REBATE	18.49	<input type="checkbox"/>	V	\$0.00	Y
BRISTOL COUNTY SAVINGS BANK (14C TAUNTON		MA	508-828-5304	VISA PREFERRED	18.9	<input type="checkbox"/>		\$20.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	MC	18.9	<input type="checkbox"/>	V	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	VISA	18.9	<input type="checkbox"/>	V	\$0.00	Y
BANK OF HOVEN	HOVEN	SD	605-948-2278	MASTERCARD- DUAL RATE	18.9	<input type="checkbox"/>	F	\$49.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	VISA	18.9	<input type="checkbox"/>	V	\$0.00	Y
MEDFORD BANK (14C)	MEDFORD	MA	781-393-6238	MC	18.9	<input type="checkbox"/>	V	\$0.00	Y
BERKSHIRE BANK	G. BARRINGTON	MA	413-644-3518	MC	18.9	<input type="checkbox"/>	F	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	18.99	<input type="checkbox"/>	V	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	18.99	<input type="checkbox"/>	V	\$15.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	RIDDLE'S JEWELRY	19.32	<input type="checkbox"/>	V	\$0.00	Y



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HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	KRIGEL'S JEWELERS	19.32	<input type="checkbox"/> V	30	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA W/ DEPOSIT-100%	19.49	<input type="checkbox"/> V	25	\$25.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	19.49	<input type="checkbox"/> V	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	19.49	<input type="checkbox"/> V	25	\$15.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA (RECOVERY)	19.49	<input type="checkbox"/> V	25	\$0.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	508-378-8400	MC F	19.8	<input type="checkbox"/> F		\$20.00	Y
BANK OF HOVEN	HOVEN	SD	605-948-2278	MASTERCARD-DUAL RATE	19.8	<input type="checkbox"/> F	25	\$39.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	508-378-8400	VISA/F	19.8	<input type="checkbox"/> F		\$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	508-378-8400	VISA GOLD F	19.8	<input type="checkbox"/> F		\$36.00	Y
EAST BRIDGEWATER SAVINGS BANK	E. BRIDGEWATER	MA	508-378-8400	MC GOLD	19.8	<input type="checkbox"/> F	25	\$36.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	VISA	19.9	<input type="checkbox"/> F	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	MC GOLD	19.9	<input type="checkbox"/> F	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	MC	19.9	<input type="checkbox"/> F	25	\$0.00	Y
SAUGUS COOP BANK(14C)	SAUGUS	MA	781-231-5813	VISA GOLD	19.9	<input type="checkbox"/> F	25	\$0.00	Y
AMERICAN EXPRESS CENTRAL BANK	MEDVALE	UT	801-565-5002	OPTIMA CUSTOM CARD(RECOV	20.49	<input type="checkbox"/> V	25	\$35.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	PREMIER FINE JEWELRY	20.6	<input type="checkbox"/> V	25	\$0.00	Y
PIER 1 IMPORTS (USA) INC.	FORT WORTH	TX	817-252-8000	PIER 1 PREFERRED CUSTOMER	21	<input type="checkbox"/> V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	HOMETOWN	21	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	GANDER MOUNTAIN	21.46	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	GOODYEAR	21.96	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	PS PLUS SIZES	21.96	<input type="checkbox"/> F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	NICOLE SUMMER	21.96	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	AMERICA'S DIAMOND & GOLD C	21.96	<input type="checkbox"/> F	30	\$0.00	Y

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HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	CHILDREN'S PLACE	21.96	<input type="checkbox"/> V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	LAURA ASHLEY	21.96	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	B. MOSS	21.98	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	ACCENTE	22.16	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	COMPUTER CITY	22.25	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	THE VERY THING	22.3	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	UNITED TRAVEL CARD PRO.	22.3	<input type="checkbox"/> V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	JCK DIAMONDS & GEMS	22.3	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	AMERICAN AIRLINES	22.3	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	PAUL HARRIS	22.6	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	MEDCASH	22.71	<input type="checkbox"/> F	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	WINSTON TIRE	22.71	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	THE TIRE CARD	22.8	<input type="checkbox"/> F	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	RADIO SHACK	22.85	<input type="checkbox"/> V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	ROGERS JEWELERS	23.05	<input type="checkbox"/> V	30	\$0.00	Y
BANK OF HOVEN	HOVEN	SD	605-948-2278	VISA	24	<input checked="" type="checkbox"/> F	25	\$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-948-2278	MASTERCARD-DUAL RATE	24	<input checked="" type="checkbox"/> F	25	\$39.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	FRED MEYER	24	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	HOMEPLACE	24	<input type="checkbox"/> V	30	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	JAY JACOBS	24.6	<input type="checkbox"/> V	25	\$0.00	Y
HURLEY STATE BANK	SIoux FALL	SD	847-597-3223	JAY JACOBS	24.6	<input type="checkbox"/> V	30	\$0.00	Y



## INDEX

### A.) ABBREVIATIONS

CARD NAME : "MC" = MASTERCARD; "V" = VISA  
 FV : "F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE  
 AD'L FEES : "Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

### B.) NUMBERS IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW:

- |      |   |       |   |
|------|---|-------|---|
| (1)  | HOUSEHOLD BANK, NA SALINAS, CA            | (13)  | COMMERCE BANK OF OMAHA, KANSAS CITY, MO |
| (2)  | CHASE MANHATTAN BANK, WILMINGTON, DE      | (14)  | NATIONAL CITY BANK, COLUMBUS, OH        |
| (3)  | NORWEST CARD SERVICES, DES MOINES, IA     | (14C) | MBNA AMERICA, NEWARK, DE                |
| (4)  | MELLON BANK, WILMINGTON, DE               | (14E) | MARYLAND BANK NA, BALTIMORE, MD         |
| (5)  | MARINE MIDLAND BANK, NEW YORK, NY         | (14F) | SUNAPOINT BANK, BEDFORD, NH             |
| (6)  | INDIANA NATIONAL BANK, INDIANAPOLIS, IN   | (14G) | BANCOHIO NATIONAL BANK, COLUMBUS, OH    |
| (7)  | FIRST FINANCIAL SAVINGS, STEVEN POINT, WI | (14H) | CORESTATES BANK OF DELAWARE,            |
|      | WILMINGTON, DE                            |       |   |
| (12) | FIRST NATIONAL BANK OF LINCOLNSHIRE, IL   | (14J) | BANKONE, COLUMBUS, OH                   |
|      |   | (14K) | FIRST USA, WILMINGTON, DE               |

### C.) BANK LISTED TO THE LEFT OF A SLASHMARK IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

### D.) INITIALS FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

### E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE RATES REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.

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